

MONTHLY BUSINESS BUDGET

| BUDGET TOTALS | ESTIMATED | ACTUAL | DIFFERENCE |
|---------------------------------|-----------|-----------|------------|
| Income | 62,300.00 | 57,400.00 | (4,900.00) |
| Expenses | 54,500.00 | 49,600.00 | 4,900.00 |
| Balance (Income minus Expenses) | 8,800.00 | 7,800.00 | (900.00) |

BUDGET OVERVIEW

Income Expenses



WHAT ARE MY TOP 3 HIGHEST OPERATING EXPENSES?

| EXPENSE | AMOUNT | % OF EXPENSES | 1% REDUCTION |
|-------------------------|-----------|---------------|--------------|
| Maintenance and repairs | 4,600.00 | 9.3% | 460.00 |
| Supplies | 4,500.00 | 9.1% | 475.00 |
| Rent or mortgage | 4,500.00 | 9.1% | 475.00 |
| Taxes | 3,200.00 | 6.4% | 480.00 |
| Advertising | 2,800.00 | 5.8% | 375.00 |
| Total | 19,600.00 | 39.3% | 2,895.00 |

| INCOME | ESTIMATED | ACTUAL | DIFFERENCE |
|-------------------------|-----------|-----------|------------|
| Net sales | 60,000.00 | 54,200.00 | (5,800.00) |
| Interest income | 2,000.00 | 2,000.00 | 0.00 |
| Asset sales (gain/loss) | 300.00 | 400.00 | 100.00 |
| Total | 62,300.00 | 57,400.00 | (4,900.00) |

| PERSONNEL EXPENSES | ESTIMATED | ACTUAL | DIFFERENCE |
|--------------------|-----------|-----------|------------|
| Wages | 9,500.00 | 9,600.00 | (100.00) |
| Employee benefits | 4,000.00 | 4,000.00 | 0.00 |
| Commissions | 5,000.00 | 4,500.00 | 500.00 |
| Total Personnel | 18,500.00 | 18,100.00 | 400.00 |

| OPERATING EXPENSES | ESTIMATED | ACTUAL | DIFFERENCE |
|-------------------------|-----------|-----------|------------|
| Advertising | 2,000.00 | 2,500.00 | 500.00 |
| Bad debts | 2,000.00 | 2,000.00 | 0.00 |
| Cash discounts | 1,500.00 | 2,175.00 | (675.00) |
| Delivery costs | 2,000.00 | 1,500.00 | 500.00 |
| Depreciation | 1,000.00 | 1,000.00 | 0.00 |
| Dues and subscriptions | 500.00 | 525.00 | (25.00) |
| Insurance | 1,200.00 | 1,275.00 | 75.00 |
| Interest | 2,000.00 | 2,200.00 | (200.00) |
| Legal and auditing | 1,000.00 | 800.00 | 200.00 |
| Maintenance and repairs | 4,500.00 | 4,600.00 | (100.00) |
| Office supplies | 800.00 | 750.00 | 50.00 |
| Freight | 400.00 | 350.00 | 50.00 |
| Rent or mortgage | 4,500.00 | 4,500.00 | 0.00 |
| Sales expenses | 150.00 | 400.00 | (250.00) |
| Shipping and storage | 900.00 | 840.00 | 60.00 |
| Supplies | 5,000.00 | 4,500.00 | 500.00 |
| Taxes | 3,000.00 | 3,200.00 | (200.00) |
| Telephone | 250.00 | 280.00 | (30.00) |
| Utilities | 1,400.00 | 1,385.00 | 15.00 |
| Other | 1,000.00 | 700.00 | 300.00 |
| Total Operating | 34,000.00 | 35,500.00 | 475.00 |

Total Business Budgeting

Siddappa N.Byrareddy



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