

Worksheet 2: Monthly Cost Calculator & Price Floor

Delaware has NO sales tax — use it in every client pitch. The \$300 franchise tax is due June 1 every year. Budget for the \$75/year business license. Delaware's compact geography keeps mileage costs lower than most states.

Expense Item	Delaware Notes	Your Monthly \$
Commercial Auto Insurance	\$2,200-\$4,000/yr ÷ 12	
General Liability Insurance	\$375-\$650/yr ÷ 12	
Cargo Insurance	\$300-\$575/yr ÷ 12	
Delaware LLC Franchise Tax	\$300/yr ÷ 12 = \$25/mo — due June 1 every year	\$25.00
Delaware Business License	\$75/yr ÷ 12 = \$6.25/mo	\$6.25
Wilmington city license	Varies ÷ 12 (if Wilmington-based)	
Fuel	Miles/month × cost/mile (lower in DE — compact state)	
Vehicle maintenance / winter prep	Budget \$100-\$175/mo	
Phone / data plan	Business line	
Accounting software (Wave)	Free	\$0
Mileage tracker (Stride)	Free	\$0
Other		
TOTAL MONTHLY COSTS:		
Working days/month (avg):	22 days	
Deliveries per day (estimate):		
Total deliveries/month:		
MINIMUM PRICE PER DELIVERY:	Total costs ÷ total deliveries	
ADD profit margin (20-30%):		
YOUR PRICE FLOOR:		

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