

Worksheet 2: Monthly Cost Calculator & Price Floor

Louisiana's \$35 annual report is very affordable. Budget for salt air vehicle maintenance in coastal areas — it adds up. Hurricane season reserve (June-November) is a real operating cost.

Expense Item	Louisiana Notes	Your Monthly \$
Commercial Auto Insurance	\$2,200-\$4,200/yr ÷ 12 (LA rates higher due to weather risk)	
General Liability Insurance	\$375-\$675/yr ÷ 12	
Cargo Insurance	\$300-\$575/yr ÷ 12	
Louisiana LLC Annual Report	\$35/yr ÷ 12 = \$2.92/mo — due on formation anniversary	\$2.92
Parish occupational license	Varies ÷ 12	
Fuel	Miles/month × cost/mile	
Vehicle maintenance / AC + salt air	Budget \$125-\$200/mo (coast: add rust prevention)	
Phone / data plan	Business line	
Hurricane season reserve	Budget \$50-\$100/mo June-November for prep / downtime	
Accounting software (Wave)	Free	\$0
Mileage tracker (Stride)	Free	\$0
Other		
TOTAL MONTHLY COSTS:		
Working days/month (avg):	22 days (hurricane season: budget fewer)	
Deliveries per day (estimate):		
Total deliveries/month:		
MINIMUM PRICE PER DELIVERY:	Total costs ÷ total deliveries	
ADD profit margin (20-30%):		
YOUR PRICE FLOOR:		