

Worksheet 5: Monthly P&L; Summary

Missouri's effective income tax rate is 4.95% above \$9,072. The first \$1,207 is tax-free. Budget at 4.95% on all business income for simplicity and safety.

Month / Year:

Primary Market:

e.g. Kansas City / St. Louis / Both

REVENUE

Revenue Category	# of Runs	\$ Amount
Kansas City healthcare / Children's Mercy runs		
Kansas City corporate / H&R; Block / Cerner runs		
Kansas City aerospace / Boeing Defense runs		
St. Louis healthcare / BJC / SSM runs		
St. Louis corporate / Edward Jones / Enterprise runs		
St. Louis aerospace / Boeing / Emerson runs		
I-70 corridor runs (KC-Columbia-St. Louis)		
Other revenue		
TOTAL REVENUE		

EXPENSES

Expense Category	Budget	Actual
Commercial auto insurance		
General liability + cargo insurance		
Fuel		
Vehicle maintenance / AC + winter prep		
Missouri LLC annual report (\$45 ÷ 12)	\$3.75	
City business license (÷ 12)		
Phone / software / supplies		
Other		
TOTAL EXPENSES		

PROFIT & TAX RESERVE

NET PROFIT (Revenue – Expenses)		
Missouri state income tax reserve (4.95%)	$\times 0.0495$	
Federal income tax reserve (22-24%)	$\times 0.22$	
Self-employment tax reserve (15.3%)	$\times 0.153$	
TOTAL TAX RESERVE (transfer to savings)		
TAKE-HOME PAY		

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