

## WORKSHEET 5

# Monthly Profit & Loss Summary

Track revenue, expenses, and net profit monthly — Chapter 13

■ [courierbusinessinsider.com/newyork-worksheets](https://courierbusinessinsider.com/newyork-worksheets) — Download all 9 fillable worksheets free. Password: NEWYORK2026

New York's combined tax burden (federal + state + NYC) can exceed 50% for NYC residents. Set aside 35-40% of net profit. Track tolls, congestion pricing, and parking as separate deductible expense lines.

| Category                                   | Month 1 \$ | Month 2 \$ | Month 3 \$ |
|--------------------------------------------|------------|------------|------------|
| <b>INCOME</b>                              |            |            |            |
| Delivery Revenue — Independent Clients     |            |            |            |
| Platform Revenue (Flex, Roadie, etc.)      |            |            |            |
| Other Income                               |            |            |            |
| <b>TOTAL INCOME</b>                        |            |            |            |
|                                            |            |            |            |
| <b>EXPENSES</b>                            |            |            |            |
| Vehicle — Fuel                             |            |            |            |
| Vehicle — Maintenance & Repair             |            |            |            |
| Vehicle — Insurance (auto + GL)            |            |            |            |
| E-ZPass Tolls (deductible)                 |            |            |            |
| Congestion Pricing / CBD Toll (deductible) |            |            |            |
| Commercial Parking (deductible)            |            |            |            |
| Technology & Software                      |            |            |            |
| Phone — Business Portion                   |            |            |            |
| Cargo Equipment & Supplies                 |            |            |            |
| Marketing & Advertising                    |            |            |            |
| Professional Fees (CPA, attorney)          |            |            |            |

|                                              |  |  |  |
|----------------------------------------------|--|--|--|
| LLC Publication Cost (amortized)             |  |  |  |
| Bank & Processing Fees                       |  |  |  |
| Other Expenses                               |  |  |  |
| <b>TOTAL EXPENSES</b>                        |  |  |  |
|                                              |  |  |  |
| <b>NET PROFIT (Income minus Expenses)</b>    |  |  |  |
| <b>Tax Savings Set Aside (35-40% of net)</b> |  |  |  |
| <b>Profit Available to You</b>               |  |  |  |