

Worksheet 2: Monthly Cost Calculator & Price Floor

Calculate your true monthly costs. Oregon has NO sales tax — but Portland's Business License Tax and Multnomah County income tax add local complexity. Budget for both.

Expense Item	Oregon Notes	Your Monthly \$
Commercial Auto Insurance	\$2,500-\$4,500/yr ÷ 12 (Portland metro rate)	
General Liability Insurance	\$400-\$750/yr ÷ 12	
Cargo Insurance	\$300-\$650/yr ÷ 12	
Oregon LLC Annual Report	\$100/yr ÷ 12 = \$8.33/mo — due on anniversary	\$8.33
Portland Business License	\$100+/yr ÷ 12 (if Portland-based)	
Fuel	Miles/month × cost/mile	
Vehicle maintenance	Budget \$100-\$150/mo	
Phone / data plan	Business line	
Accounting software (Wave)	Free	\$0
Mileage tracker (Stride)	Free	\$0
Parking (Portland meters/garages)	Budget for downtown Portland stops	
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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