

Worksheet 2: Monthly Cost Calculator & Price Floor

South Carolina has NO annual report fee — one of the simplest compliance structures in this series. Calculate your true monthly costs and price floor below.

Expense Item	South Carolina Notes	Your Monthly \$
Commercial Auto Insurance	\$2,000-\$3,800/yr ÷ 12	
General Liability Insurance	\$350-\$650/yr ÷ 12	
Cargo Insurance	\$300-\$600/yr ÷ 12	
SC LLC Annual Report	NONE — SC LLCs have no annual report	\$0
City Business License	Varies by city ÷ 12 (required in most SC cities)	
Fuel	Miles/month × cost/mile	
Vehicle maintenance / AC service	Budget \$100-\$175/mo (SC summer heat is hard on vehicles)	
Phone / data plan	Business line	
Accounting software (Wave)	Free	\$0
Mileage tracker (Stride)	Free	\$0
Hurricane prep reserve	Budget \$50-\$100/mo Jun-Nov	
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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