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Free landlord expenses spreadsheet form

A	B	C	D	E	F	G	H
Income Category	Income Amount	Expense Category	Expense Amount		Total Income	Total Expense	Net income (loss)
Rental income	\$ 2,000.00	Accounting			\$ 2,100.00	\$ 1,400.00	\$ 700.00
Late fees		Advertising					
Utility billbacks	\$ 100.00	Attorney and legal fees					
CAM charges		Bank charges	\$ 1,000.00				
		Commissions					
		Credit card interest					
		Earthquake insurance					
		First mortgage interest					
		Flood insurance					
		Garbage collection					
		HOA fees					
		House cleaning					
		Landscaping					
		Maintenance and repair	\$ 400.00				
		Miscellaneous					




Free landlord spreadsheet. Free landlord excel template. Excel landlord spreadsheet template. Free spreadsheet for rental property expenses and income.

Emme was selling \$15,000 of clothing per month when the economy took a dive. In the case of services, count labor costs as variable costs only if they will go up or down depending on how many sales you make. EXAMPLE: Emme owns and operates a consignment shop that sells gently used clothes for women and children. This lets you see whether you'll have any money left after paying your overhead costs or, failing that, whether you can at least break even. But if you employ a manager, bookkeeper, or marketing employee, you'll have to pay their salaries no matter how much sales go up or down, meaning their wages should be listed under fixed costs (overhead) in Step 4, below. For instance, if you have to hire independent contractors or temps to cover busy periods, those labor costs are variable. (This is before subtracting her overhead, which is discussed below.) Step 4. To arrive at your monthly net profit (or loss), subtract your average estimated monthly fixed costs from your monthly gross profit. Emme's Profit and Loss Forecast (part 1) January February March April May June July Sales Revenue 10,000 10,000 10,000 10,000 10,000 8,000 8,000 Variable costs 4,500 4,500 4,500 4,500 4,500 4,500 4,500 Gross Profit 5,500 5,500 5,500 5,500 5,500 4,400 4,400 Fixed Costs Rent 1,000 1,000 1,000 1,000 1,000 1,000 1,000 Labor 4,000 4,000 4,000 4,000 4,000 4,000 4,000 Utilities 100 100 100 100 100 100 100 Phone 30 30 30 30 30 30 30 Insurance 100 100 100 100 100 100 100 Advertising 40 40 40 40 40 40 40 Accounting 130 130 130 130 130 130 130 Miscellaneous 100 100 100 100 100 100 Total Fixed Costs 5,500 5,500 5,500 5,500 5,500 5,500 5,500 Net Profit (Loss) 0 0 0 0 -1,100 -1,100 Emme's Profit and Loss Forecast (part 2) August September October November December Sales Revenue 7,000 12,000 10,000 10,000 15,000 Variable costs 4,500 4,500 4,500 4,500 4,500 Gross Profit 3,850 6,600 5,500 5,500 8,250 Fixed Costs Rent 1,000 1,000 1,000 1,000 1,000 Labor 4,000 4,000 4,000 4,000 4,000 Utilities 100 100 100 100 100 Phone 30 30 30 30 30 Insurance 100 100 100 100 100 Advertising 40 40 40 40 40 Accounting 130 130 130 130 130 Miscellaneous 5,500 5,500 5,500 5,500 5,500 Total Fixed Costs 5,500 5,500 5,500 5,500 5,500 Net Profit (Loss) -1,650 1,100 0 0 2,750 Creating this new profit-and-loss forecast lets Emme see that she can't count on taking any extra profits out of the business for the next year. Sales have been down almost 30% lately, so Emme wants to create a more realistic profit and loss forecast for the upcoming year. For example, a business that requires a profit margin of 60% and produces a product that costs \$20 to make would set the retail price at around \$50 (\$20 ÷ (100% - 60%)). From that amount, however, you'll have to pay for overhead costs; anything left over is your net profit. You can also create your own forecast, using a basic spreadsheet. To arrive at your net profit, make a list of your monthly fixed costs, which are items such as: rent employees' wages (including payroll taxes, benefits, and workers' comp costs) your salary if you plan to pay yourself a regular wage regardless of how profitable the business is (but if, as is typical, you'll just take what's left over after costs are paid, don't include your salary as a fixed cost) utilities telephone insurance office equipment advertising, and accounting, bookkeeping, or tax preparation fees. A decrease in profit margin over time usually means that variable costs have gone up—costs for raw materials, manufacturing, or labor—which should nudge the company to either look for new suppliers or raise prices. Gross profit margin measures the difference between the costs of producing a product or providing a service and what you're selling it for. She buys her inventory from moms who bring in their own and their children's clothing to sell. Other variable costs include inventory, supplies, materials, packaging, and sometimes labor used in providing your product or service. Estimate Your Gross Profit Now simply subtract your average monthly variable costs from your estimated average monthly sales revenue to get your estimated monthly gross profit. Calculate Your Net Profit Your net profit is the most important number you need to determine. If you use accounting software, such as Intuit's QuickBooks, Sage's Peachtree Accounting, or Accounting Express by Microsoft, it will generate a P&L forecast for you once you enter monthly sales and expense estimates. EXAMPLE: Emme divides her monthly gross profit of \$5,500 by her \$10,000 of sales, to get a profit margin of 55%. EXAMPLE: Emme fills in an entire year of sales estimates, with the usual dip in sales she experiences in summer and then upswings in September when the kids go back to school and in December, traditionally her best month. No question, this will be a guesstimate. What's a good profit margin? And if her sales estimates are too high, she won't be able to take home \$30,000 over the year for living expenses. Estimate Future Revenue Start by estimating how much you'll take in each month during the next six to 12 months. These are your variable costs. Then, for each month, subtract your total fixed expenses from your gross profit to get the net profit. Emme notices that in the summer she'll lose a little over \$1,000 per month for a few months in a row, but will make it back up by December. Step 1. The answer varies across industries. They're called variable, or sometimes incremental, because they go up or down depending on the volume of products or services you produce or sell. The total of her fixed costs comes to \$5,500 per month. In good times, you use it to ensure that there will be enough money coming in to exceed the costs of providing the goods and services so you can make a solid profit. A profit and loss, or P&L, forecast is a projection of how much money you will bring in by selling products or services and how much profit you will make from these sales. Divide any annual expenses, such as insurance premiums, by 12 to get a monthly amount. But because sales have been down so much, she will need less inventory and estimates that she will probably spend only about \$4,500 per month. Just look at the sample P&L below and you'll see how to set it up. (However, some experts disagree with this use of profit margin, recommending instead that businesses start with the price they think customers will pay and then making sure the costs are low enough to make a profit.) Another way to use profit margins is to screen new products and services to sell. Estimate Your Variable Costs Now estimate the monthly cost to you of the goods or services you'll sell as part of achieving your sales estimate. She guesses she'll need to cut her take-home wages to \$30,000—and if she can't bring home at least that amount for living expenses, she won't keep the shop open. But without looking at the costs of a company's overhead, such as marketing and administration, profit margins don't give the whole picture of a company's profitability. EXAMPLE: Over the past year, Emme has been able to pay herself \$50,000 from the business, but she knows that with sales dropping this won't be possible in the coming year. For example, most airlines have low profit margins, around 5%; the software industry has traditionally had high profit margins, around 80%-90%; wholesalers' profit margins are somewhere in the middle, between 15% and 35%. Then, using her estimate of \$4,500 in monthly variable costs and her estimate of \$5,500 in monthly fixed costs, she comes up with a net profit for each month. In tough times, your P&L can play an essential role in showing you what kind of a plan you need to return to break even, so that you'll be able to survive until better times come. For instance, a retail gift shop might decide to add only new products that can be bought and sold at a price that yields a profit margin of 50%. Emme is careful to buy mostly well-known brands (and when possible, high-end ones) that she can sell for a premium. Step 3. Profit margins can be used in many different ways. This number will let you calculate how much of each dollar of sales you get to keep. When she puts one month's numbers together in a spreadsheet, here is what it looks like. Some businesses regularly calculate their profit margin to monitor the profitability of their products or services. So she includes \$30,000 in her fixed costs. January Sales Revenue 10,000 Cost of Goods 4,500 Gross Profit 5,500 Fixed Costs Rent 1,000 Labor 4,000 Utilities 100 Telephone 30 Insurance 100 Advertising 40 Accounting 130 Miscellaneous 100 Total Fixed Costs 5,500 Net Profit (Loss) 0 When you are satisfied with your cost estimates for an average month, fill in estimates for six to 12 months. Other businesses use their anticipated profit margin to help them price products or services (and increase profitability). Your Gross Profit Margin It's also useful to know your gross profit margin. EXAMPLE: Subtracting her inventory costs of \$4,500 per month from her sales estimate of \$10,000 per month, Emme estimates her new average monthly gross profit will be \$5,500. She needs to think long and hard whether it makes sense to drain her savings account and continue toiling for a year in the hopes that the economy will rebound soon and allow her to make a good living again from the store. (And in retail, they're called "cost of goods.") For example, if you're a mail-order business, then the more you sell, the more you'll pay for shipping costs. Emme adds up her total fixed costs, including the following: \$1,000 for rent \$100 for utilities \$4,000 for labor (this includes \$12,000 per year for a part-time assistant as well as employment taxes and costs plus \$30,000 for her), and \$100 for insurance (her annual premium is \$1,200), and so on. She estimates that she'll bring in an average of \$10,000 per month in sales over the next year—more at back-to-school time and the holidays, less during the slow summer months. Now she knows she will get to keep, on average, about 55 cents of every sales dollar she takes in (before paying for overhead). Step 2. If you're already in business, you can extrapolate from current sales levels and allow for significant seasonal fluctuations and other known variables. EXAMPLE: Emme used to spend more than \$6,500 per month to buy used clothing to resell. To get your profit margin, divide your estimated average monthly gross profit by your estimated monthly sales. In short, it lets you know how profitable your products and services are.

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