

# Budgeting for success

Think of a budget as a road map to profitability



By Norm Gaither

**H**ard to believe it's fall already and time to think about your 2012 business budget. Or are you one of those tire dealers who doesn't do budgets? Sadly, there are many dealers like that.

Budgeting may be the most important management exercise that every successful store owner does all year. Without budgets, a business will be like a ship without a rudder. Budgets help all businesses stay on the course to better profitability. After all, isn't this why we are in business?

## Excuses, excuses, excuses

Many tire dealers ignore budgets because they don't have the time to create them. Typically, store owners are working so hard "in" the business, they don't make time to work "on" the business.

Many plan to ask their bookkeeper to throw one together if their banker asks if they have a budget. And many tire dealers who say they prepare a budget just copy last year's numbers and hope to be able to beat them.

Either of these actions, of course, would be a wrong approach to preparing a successful budget for next year. Think about it, all successful companies, large or small, do budgets. That's why they are successful!

## Simple steps to getting started

Maybe now you are starting to ask if a budget makes sense for your business. You're wondering:

- How do you start?
- How long will it take?
- Who should help?
- Should you involve your people?
- Where do you get the information to prepare a budget?

These are all good questions, so let's try to answer them. In order to get started, I suggest that you find a day or

evening when you won't be interrupted by phone calls, customers or employees. Budgeting requires you to be able to think about what you believe will happen to your business next year.

Another way to look at a budget is to think of it as a plan or a road map to your business success. You would not think of driving 800 miles without a map or GPS. Budgets are the same thing — they offer directions.

## Step one: Start by getting last year's financial statements by month.

Yes, I said by month. Some people do a budget showing the whole year in one column. While this is better than not doing a budget at all, it will not help you to compare your results by each month.

Now that you have last year's profit and loss statement by month, I suggest that you start by trying to do a budget for January. The best way is to have your bookkeeper set up a spreadsheet inserting last year's actual numbers (see Chart #1 on page 54).

Notice we have captured as much detail as possible so we can identify and manage any area that does not meet our budget forecasts. Now, ask your bookkeeper, store manager and anyone else who is in a management role with your company: What has happened to our company since last January?

- Is the economy still soft?
- Have we lost a large customer?
- Did we lose a valuable employee?
- Will the city be working on the street in front of our store?
- Did we gain a large customer?
- Has the employment rate improved?
- Do we have any new lines or services to offer?

All of these questions will impact what your revenue and profits will be for each month next year. Once you know all of the answers, you are ready to start to put the numbers

## Business budget

on paper. Start with sales by category by putting down how much you will do in tires, labor, alignment, parts, oil, shop supplies and so on (see Chart #2 on page 56).

The natural instinct is for you to be aggressive since business has been slow and you want next year to be better. Resist this impulse, put down only the actual numbers you know you will do. Once you complete the sales part of the budget, then you insert the cost of each category. I strongly suggest that you do not show any payroll costs in any of these categories. Put all payroll costs in the section called payroll below the gross profit line. Now subtract the cost by category from sales by category and this, of course, will give you the gross profit by category. Complete the process by putting in the percentages by category. You then calculate the cost by category divided by the sales in that category to determine what the percent of cost is by product.

Finally, you do the same for gross profit by category down to the total. You now know how much gross profit you think you will make for January of next year. The secret, of course, is not to spend more than this amount.

### Step two: Anticipate your expenses.

This step will make your accounting people uncomfortable! I suggest you start by doing the payroll for the whole store by category. Again look at Chart #1 and see how we break out the payroll. Ask your bookkeeper to give you the weekly pay for each person with spiffs and bonuses plus the amount of

payroll taxes. I suggest that you use this number for your budget. Your current weekly payroll will give you an idea of how much payroll you are paying compared to the gross profit you expect for next year.

Now, instead of using the percent of sales compared to payroll, I highly recommend that you divide each payroll category by the total gross profit. Our goal for payroll divided by total gross profit is to be sure it never goes over 45%. If it is higher this will be an area that you will need to adjust so you can show higher profits.

### Step three: Complete every other expense for the month.

I suggest using the most current information unless you know that a given expense will go up next year. For example, rent. If you are paying \$8,000 per month but in June it will go to \$8,500, then when you do June's budget show the higher number. After all of the other expenses are posted, then you should get a total of all expenses without payroll. You should now subtract payroll and other expenses from total gross profit to see if you will make a profit for next January. Remember, January and February are usually the two worst months of the year, so don't panic if you show a loss for these two months.

### Step four: Repeat this process for each month for the rest of the year.

Once you have completed the budget for all 12 months, hopefully you will see a profit that satisfies you. If you see a budget that is not to your liking, then the budget is telling you to make changes or you could lose money next year. The good news is this is why we do budgets! The budget says if I continue with these sales and expenses for the next year I won't like the results, so I have to make some changes.

Resist the temptation to increase sales to fix the problem. Everyone thinks this is the way to do it. You may be able to increase labor rates, which will help, but don't change your other sales forecast. I strongly suspect that if you and your team did a good job on forecasting sales and gross profit, the problem must be in expenses. No one, I repeat, no one, wants to reduce expenses, but this is the answer to success. Maybe for the first time since you have been in business you are going to be forced to look at this problem: "I must cut my expenses."

### Step five: Look at payroll.

In my 30 years of consulting to the retail tire industry, I can tell you the problem is almost always in payroll. We seem to want to carry a lot of people to give good customer service even when we don't have the sales to support them. In the current economic conditions in our industry, sales are very soft. So the questions are:



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## Business budget

- Can I afford all of these people?
- Can I afford all of this overtime?
- Can I, as an owner, afford to continue to take out this much salary from the company?

If your budget for next year is not showing the profits you want, it's probably because your payroll is too high. Once you have determined that you can't increase sales or gross profit, you must look at reducing payroll costs. If you compare your budget of payroll dollars divided by budget of gross profit

dollars and the number is higher than 50%, you have too much payroll. Start by trying to reduce overtime. If your payroll is still too high, you may have to reduce the number of employees.

### Step six: Look at your other expenses.

You will find that if you examine each one separately, there is not a lot of room to reduce them. Rent is fixed, utilities are hard to reduce. And even if you get three quotes every year, as you should, it's hard to get insurance rates any lower.

Are you spending too much on advertising? Are you getting the results from your current programs? Do you measure the results of each advertising and marketing program that you are paying for? Should you continue to be in the Yellow Pages? Is your website up-to-date and effective?

This is the one area that if you are not getting the sales results that you want, then spend less or spend this money on more effective programs.

### Step seven: Compare next January actual results to your budget and prior year by month.

I believe that this is the only way for you to look at your profit and loss report each month.

Chart #3 (on page 58), shows last year's results compared to your budget and finally this year's results. Your current profit and loss statement may only show the current month and year to date. This is not enough information to run your business. Use Chart #3 every month and you will start to better understand your numbers.

### Count your profits

Running a business is very hard, and making a profit is the most important thing in business. If you have never prepared a budget, now is the time to start. It may open your eyes to the potential of making more money just by changing little things in your business. It's never too early to start making a budget. Start now and watch your profits grow. ■

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## Your tire store actual profit &amp; loss for the year xxxx

	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Total
<b>Sales:</b>													
Passenger tires	17,307	15,389	20,415	21,755	22,415	23,015	21,715	22,007	21,345	22,315	21,795	20,065	249,538
Other tires	1,242	1,577	2,445	1,296	1,555	1,642	1,335	1,235	1,454	1,397	1,405	1,565	18,148
Mechanical labor	20,715	19,455	25,617	26,415	27,005	27,615	25,345	24,315	23,755	21,986	22,669	21,785	286,677
Tire labor	4,125	3,699	5,895	6,177	6,222	6,109	4,621	4,709	4,822	5,106	4,995	4,623	61,103
Alignments	4,696	4,100	5,200	6,875	6,744	6,944	5,225	5,665	5,975	5,877	5,235	5,200	67,736
Parts sales	17,555	17,321	21,047	22,416	23,015	23,665	22,415	21,075	21,415	19,995	19,775	19,005	248,699
Shop supplies	1,412	1,381	1,668	1,966	1,844	1,845	1,645	1,495	1,377	1,472	1,377	1,234	18,716
Road hazard	955	785	977	1,145	1,076	944	905	976	985	885	841	852	11,326
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Total sales	68,007	63,707	83,264	88,045	89,876	91,779	83,206	81,477	81,128	79,033	78,092	74,329	961,943
<b>Cost of sales:</b>													
Passenger tires	12,980	11,542	15,311	16,316	16,811	17,261	16,286	16,505	16,009	16,736	16,346	15,049	187,154
Other tires	869	1,104	1,712	907	1,089	1,149	935	865	1,018	978	984	1,096	12,704
Mechanical labor	-	-	-	-	-	-	-	-	-	-	-	-	-
Tire labor	-	-	-	-	-	-	-	-	-	-	-	-	-
Alignments	-	-	-	-	-	-	-	-	-	-	-	-	-
Parts sales	9,129	9,007	10,944	11,656	11,968	12,306	11,656	10,959	11,136	10,397	10,283	9,883	129,323
Shop supplies	-	-	-	-	-	-	-	-	-	-	-	-	-
Road hazard	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Total costs	22,978	21,653	27,967	28,880	29,868	30,716	28,877	28,329	28,162	28,112	27,613	26,027	329,181
<b>Gross profit:</b>													
Passenger tires	4,327	3,847	5,104	5,439	5,604	5,754	5,429	5,502	5,336	5,579	5,449	5,016	62,385
Other tires	373	473	734	389	467	493	401	371	436	419	422	470	5,444
Mechanical labor	20,715	19,455	25,617	26,415	27,005	27,615	25,345	24,315	23,755	21,986	22,669	21,785	286,677
Tire labor	4,125	3,699	5,895	6,177	6,222	6,109	4,621	4,709	4,822	5,106	4,995	4,623	61,103
Alignments	4,696	4,100	5,200	6,875	6,744	6,944	5,225	5,665	5,975	5,877	5,235	5,200	67,736
Parts sales	8,426	8,314	10,103	10,760	11,047	11,359	10,759	10,116	10,279	9,598	9,492	9,122	119,376
Shop supplies	1,412	1,381	1,668	1,966	1,844	1,845	1,645	1,495	1,377	1,472	1,377	1,234	18,716
Road hazard	955	785	977	1,145	1,076	944	905	976	985	885	841	852	11,326
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Total gross profit	45,029	42,054	55,297	59,165	60,008	61,063	54,329	53,148	52,966	50,921	50,479	48,302	632,762
<b>Payroll:</b>													
Store manager	2,251	2,103	2,765	2,958	3,000	3,053	2,716	2,657	2,648	2,546	2,524	2,415	31,638
Counter	4,503	4,205	5,530	5,917	6,001	6,106	5,433	5,315	5,297	5,092	5,048	4,830	63,276
Service manager	-	-	-	-	-	-	-	-	-	-	-	-	-
Service technicians	12,415	10,455	10,247	10,566	10,802	11,046	10,138	9,726	9,502	8,794	9,068	8,714	121,473
General service	1,351	1,262	1,659	1,775	1,800	1,832	1,630	1,594	1,589	1,528	1,514	1,449	18,983
Owner	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	67,200
Office	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	14,400
Payroll taxes	2,071	1,877	2,160	2,241	2,272	2,307	2,137	2,087	2,067	1,981	1,996	1,937	25,134
Total payroll	29,391	26,702	29,160	30,257	30,676	31,144	28,855	28,180	27,903	26,741	26,950	26,145	342,104
Percent	65.3%	63.5%	52.7%	51.1%	51.1%	51.0%	53.1%	53.0%	52.7%	52.5%	53.4%	54.1%	
<b>Other expenses:</b>													
Advertising	2,040	1,911	2,498	2,641	2,696	2,753	2,496	2,444	2,434	2,371	2,343	2,230	28,858
Bank charges	188	156	215	295	301	326	412	466	413	409	323	307	3,811
Cash (over) short	-	-	135	-	-	170	-	100	-	235	134	525	1,299
Computer costs	221	297	355	312	-	415	-	566	371	409	235	416	3,597
Credit card	1,466	1,377	1,576	1,585	1,604	1,695	1,497	1,488	1,433	1,397	1,391	1,333	17,842
Depreciation	1,287	1,287	1,287	1,287	1,287	1,287	1,287	1,287	1,287	1,287	1,287	1,287	15,444
Donations	200	-	-	-	-	-	-	-	-	-	-	-	200
Dues & subscriptions	135	-	-	-	-	-	-	-	-	-	-	-	135
Employee benefits	495	400	400	400	400	400	400	400	400	400	400	400	4,895
Interest	397	386	375	364	386	386	386	386	386	386	386	386	4,610
Insurance	1,394	1,394	1,394	1,394	1,394	1,394	1,394	1,394	1,394	1,394	1,394	1,394	16,728
Leases - equipment	160	160	160	160	160	160	160	160	160	160	160	160	1,920
Leases - vehicles	-	-	-	-	-	-	-	-	-	-	-	-	-
Office supplies	401	374	412	516	341	409	775	366	389	375	415	509	5,282
Outside services	877	661	775	809	923	888	795	788	1,009	755	793	866	9,939
Postage	84	-	121	-	-	-	209	-	-	315	-	-	729
Professional fees	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000
Rent	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	6,500	78,000
Repairs - equipment	343	-	235	135	419	-	-	377	212	479	306	512	3,018
Repairs - building	474	266	412	791	-	-	812	-	-	575	-	794	4,124
Security alarm	130	130	130	130	130	130	130	130	130	130	130	130	1,560
Shop supplies	977	697	844	955	908	952	888	848	797	764	703	699	10,032
Taxes	400	400	400	400	400	400	400	400	400	400	400	400	4,800
Telephone	388	374	397	386	412	427	451	509	406	395	384	377	4,906
Tools	130	-	215	-	-	-	301	-	-	376	215	-	1,237
Training	-	-	-	-	705	-	-	777	-	-	975	-	2,457
Trash	101	100	138	126	130	135	147	123	121	118	115	109	1,463
Travel & entertainment	503	344	465	380	412	488	1,533	-	507	477	452	395	5,956
Uniforms	310	265	327	310	312	301	296	285	301	299	286	245	3,537
Utilities	855	1,277	975	855	706	831	988	1,323	1,486	945	766	709	11,716
Vehicle	415	345	408	397	388	412	426	475	466	497	430	401	5,060
401(k) & pension	155	155	155	155	155	155	155	155	155	155	155	155	1,860
Miscellaneous	135	-	255	406	315	286	476	201	313	297	260	233	3,177
Total other	22,161	20,256	22,559	22,689	22,384	22,300	24,314	22,948	22,470	23,300	22,338	22,472	270,192
Other inc. or expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Net profit before taxes	(6,524)	(4,904)	3,578	6,219	6,948	7,618	1,161	2,020	2,593	880	1,191	(315)	20,466

Your tire store budget for the year xxxx					
	Last January	%	Budget	%	
<b>Sales:</b>					
Passenger tires	17,307	25.4%	17,000	25.0%	
Other tires	1,242	1.8%	1,200	1.8%	
Mechanical labor	20,715	30.5%	21,000	30.8%	
Tire labor	4,125	6.1%	4,000	5.9%	
Alignments	4,696	6.9%	4,500	6.6%	
Parts sales	17,555	25.8%	18,000	26.4%	
Shop supplies	1,412	2.1%	1,400	2.1%	
Road hazzard	955	1.4%	1,000	1.5%	
Other	-		-		
Total sales	68,007	100.0%	68,100	100.0%	
<b>Cost of sales:</b>					
Passenger tires	12,980	75.0%	12,750	75.0%	
Other tires	869	70.0%	840	70.0%	
Mechanical labor	-		-		
Tire labor	-		-		
Alignments	-		-		
Parts sales	9,129	52.0%	9,360	52.0%	
Shop supplies	-		-		
Road hazzard	-		-		
Other	-		-		
Total costs	22,978	33.8%	22,950	33.7%	
<b>Gross profit:</b>					
Passenger tires	4,327	25.0%	4,250	25.0%	
Other tires	373	30.0%	360	30.0%	
Mechanical labor	20,715	100.0%	21,000	100.0%	
Tire labor	4,125	100.0%	4,000	100.0%	
Alignments	4,696	100.0%	4,500	100.0%	
Parts sales	8,426	48.0%	8,640	48.0%	
Shop supplies	1,412	100.0%	1,400	100.0%	
Road hazard	955	100.0%	1,000	100.0%	
Other	-		-		
Total gross profit	45,029	66.2%	45,150	66.3%	
<b>Payroll:</b>					
Store manager	2,251	5.0%	2,300	5.1%	
Counter	4,503	10.0%	4,400	9.7%	
Service manager	-	0.0%	-	0.0%	
Service technicians	12,415	27.6%	10,000	22.1%	
General service	1,351	3.0%	1,300	2.9%	
Owner	5,600	12.4%	5,600	12.4%	
Office	1,200	2.7%	1,200	2.7%	
Payroll taxes	2,071	4.6%	1,800	4.0%	
Total payroll	29,391	65.3%	26,600	58.9%	
<b>Other expenses:</b>					
Advertising	2,040	3.0%	1,500	2.2%	
Bank charges	188	0.3%	180	0.3%	
Cash (over) short	-	0.0%	-	0.0%	
Computer costs	221	0.3%	225	0.3%	
Credit card	exp.	1,466	2,220	1,585	
Depreciation	1,287	1.9%	1,300	1.9%	
Donations	200	0.3%	-	0.0%	
Dues & subscriptions	135	0.2%	135	0.2%	
Employee benefits	495	0.7%	495	0.7%	
Interest	397	0.6%	373	0.5%	
Insurance	1,394	2.0%	1,400	2.1%	
Leases – equipment	160	0.2%	160	0.2%	
Leases – vehicles	-	-	0.0%	-	
Office supplies	401	0.6%	400	0.6%	
Outside services	877	1.3%	880	1.3%	
Postage	84	0.1%	85	0.1%	
Professional fees	-	1,000	1,500	1,000	
Rent	6,500	9.6%	6,800	10.0%	
Repairs - equipment	343	0.5%	200	0.3%	
Repairs - building	474	0.7%	200	0.3%	
Security alarm	130	0.2%	130	0.2%	
Shop supplies	977	1.4%	900	1.3%	
Taxes	400	0.6%	400	0.6%	
Telephone	388	0.6%	400	0.6%	
Tools	130	0.2%	125	0.2%	
Training	-	0.0%	-	0.0%	
Trash	101	0.1%	100	0.1%	
Travel & entertainment	503	0.7%	250	0.4%	
Uniforms	310	0.5%	300	0.4%	
Utilities	855	1.3%	910	1.3%	
Vehicle	415	0.6%	425	0.6%	
401(k) & pension	155	0.2%	155	0.2%	
Miscellaneous	135	0.2%	150	0.2%	
Total other	22,161	32.6%	21,163	31.1%	
Other inc. or expenses	-	0.0%	-	0.0%	
Net profit before taxes	(6,524)	-9.6%	(2,613)	-3.8%	

**Chart #3**

Your tire store budget for the year						
	Last January	%	Budget	%	This January	%
<b>Sales:</b>						
Passenger tires	17,307	25.4%	17,000	25.0%	18,689	24.2%
Other tires	1,242	1.8%	1,200	1.8%	1,655	2.1%
Mechanical labor	20,715	30.5%	21,000	30.8%	24,366	31.6%
Tire labor	4,125	6.1%	4,000	5.9%	4,800	6.2%
Alignments	4,696	6.9%	4,500	6.6%	4,750	6.2%
Parts sales	17,555	25.8%	18,000	26.4%	19,975	25.9%
Shop supplies	1,412	2.1%	1,400	2.1%	1,635	2.1%
Road hazard	955	1.4%	1,000	1.5%	1,200	1.6%
Other	-	-	-	-	-	-
Total sales	68,007	100.0%	68,100	100.0%	77,070	100.0%
<b>Cost of sales:</b>						
Passenger tires	12,980	75.0%	12,750	75.0%	14,017	75.0%
Other tires	869	70.0%	840	70.0%	1,159	70.0%
Mechanical labor	-	-	-	-	-	-
Tire labor	-	-	-	-	-	-
Alignments	-	-	-	-	-	-
Parts sales	9,129	52.0%	9,360	52.0%	9,988	50.0%
Shop supplies	-	-	-	-	-	-
Road hazard	-	-	-	-	-	-
Other	-	-	-	-	-	-
Total costs	22,978	33.8%	22,950	33.7%	25,163	32.6%
<b>Gross profit:</b>						
Passenger tires	4,327	25.0%	4,250	25.0%	4,672	25.0%
Other tires	373	30.0%	360	30.0%	497	30.0%
Mechanical labor	20,715	100.0%	21,000	100.0%	24,366	100.0%
Tire labor	4,125	100.0%	4,000	100.0%	4,800	100.0%
Alignments	4,696	100.0%	4,500	100.0%	4,750	100.0%
Parts sales	8,426	48.0%	8,640	48.0%	9,988	50.0%
Shop supplies	1,412	100.0%	1,400	100.0%	1,635	100.0%
Road hazard	955	100.0%	1,000	100.0%	1,200	100.0%
Other	-	-	-	-	-	-
Total gross profit	45,029	66.2%	45,150	66.3%	51,907	67.4%
<b>Payroll:</b>						
Store manager	2,251	5.0%	2,300	5.1%	2,395	4.6%
Counter	4,503	10.0%	4,400	9.7%	4,200	8.1%
Service manager	-	0.0%	-	0.0%	-	0.0%
Service technicians	12,415	27.6%	10,000	22.1%	11,375	21.9%
General service	1,351	3.0%	1,300	2.9%	1,300	2.5%
Owner	5,600	12.4%	5,600	12.4%	5,600	10.8%
Office	1,200	2.7%	1,200	2.7%	1,200	2.3%
Payroll taxes	2,071	4.6%	1,800	4.0%	1,972	3.8%
Total payroll	29,391	65.3%	26,600	58.9%	28,042	54.0%
<b>Other expenses:</b>						
Advertising	2,040	3.0%	1,500	2.2%	1,526	2.0%
Bank charges	188	0.3%	180	0.3%	143	0.2%
Cash (over) short	-	0.0%	-	0.0%	-	0.0%
Computer costs	221	0.3%	225	0.3%	200	0.3%
Credit card exp.	1,466	2.2%	1,585	2.3%	1,600	2.1%
Depreciation	1,287	1.9%	1,300	1.9%	1,300	1.7%
Donations	200	0.3%	-	0.0%	-	0.0%
Dues & subscriptions	135	0.2%	135	0.2%	135	0.2%
Employee benefits	495	0.7%	495	0.7%	495	0.6%
Interest	397	0.6%	373	0.5%	370	0.5%
Insurance	1,394	2.0%	1,400	2.1%	1,400	1.8%
Leases - equipment	160	0.2%	160	0.2%	160	0.2%
Leases - vehicles	-	0.0%	-	0.0%	-	0.0%
Office supplies	401	0.6%	400	0.6%	289	0.4%
Outside services	877	1.3%	880	1.3%	915	1.2%
Postage	84	0.1%	85	0.1%	80	0.1%
Professional fees	1,000	1.5%	1,000	1.5%	1,000	1.3%
Rent	6,500	9.6%	6,800	10.0%	6,800	8.8%
Repairs - equipment	343	0.5%	200	0.3%	-	0.0%
Repairs - building	474	0.7%	200	0.3%	-	0.0%
Security alarm	130	0.2%	130	0.2%	130	0.2%
Shop supplies	977	1.4%	900	1.3%	966	1.3%
Taxes	400	0.6%	400	0.6%	400	0.5%
Telephone	388	0.6%	400	0.6%	417	0.5%
Tools	130	0.2%	125	0.2%	-	0.0%
Training	-	0.0%	-	0.0%	-	0.0%
Trash	101	0.1%	100	0.1%	115	0.1%
Travel & entertainment	503	0.7%	250	0.4%	375	0.5%
Uniforms	310	0.5%	300	0.4%	310	0.4%
Utilities	855	1.3%	910	1.3%	976	1.3%
Vehicle	415	0.6%	425	0.6%	365	0.5%
401(k) & pension	155	0.2%	155	0.2%	155	0.2%
Miscellaneous	135	0.2%	150	0.2%	213	0.3%
Total other	22,161	32.6%	21,163	31.1%	20,835	27.0%
Other inc. or expenses	-	0.0%	-	0.0%	-	-
Net profit before taxes	(6,524)	-9.6%	(2,613)	-3.8%	3,030	3.9%