Balanced Budget: HOME SALON EXPENSE PLANNER



Choosing The Right Bank

IT'S A GOOD IDEA TO SEPARATE YOUR PERSONAL & BUSINESS BANKING ACCOUNT. BETTER FOR MONTHLY BOOK KEEPING + YEARLY ACCOUNTANT FOR TAXES.

What Services Do You Need?

[CIRLCLE OR HIGHTLIGHT > Checking account / Savings account / Credit card / debit card / Checks & a checkbook / Deposit-only card / Online business banking / Employee checking accounts]

What Bank Support Do You Need?

What Are The Interest Rates & Service Fees?

Service fees ATM fees Account fees Management fees Withdrawal/deposit fees Inactive account fees Overage fees Others

Resources, Perks & Incentives?

Your Online Digital Banking Needs?

How Does Your Business Accept & Makes Payments?

Open Up Separate Savings Accounts For Taxes, Emergency Funds & Profit/Education/Business Building



IT'S A GOOD IDEA TO SEPARATE YOUR PERSONAL & BUSINESS BANKING ACCOUNT. BETTER FOR MONTHLY BOOK KEEPING + YEARLY ACCOUNTANT FOR TAXES.

WHAT ARE YOUR FINCANICAL GOALS?

WHERE WILL I GET THE MONEY TO START?

PERSONAL SAVINGS? DO I QUAILIFY FOR A LOAN? WHAT DO I NEED TO DO TO GET A LOAN? HOW TO PAY BACK THE LOAN? UNDERSTAND INTEREST & HOW MUCH.

WHAT IS MY START UP BUDGET GOALS?

START UP BUDGET COST GOAL : \$_____

Business Banking Options

_____ Meeting Time/Date_____

_____ Meeting Time/Date_____

_____ Meeting Time/Date_____



Bookbeeper & Accountant

Bookkeeper - a person whose job is to keep records of the financial affairs of a business

Accountant - a person whose job is to keep, inspect & analyze financial accounts.

Bookkeepers record the day-to-day financial transactions of a business. **Accountants**, by contrast, focus more on the big picture & files taxes.

Hire Bookkeeper FEE {Monthly/Yearly} \$_____ Hire Accountant FEE {Monthly/Yearly} \$_____

Interview each Hireout Provider. *QUESTIONS TO ASK* Do you have experience in the Industry? Can I count on you when there is an audit?



Expense References Guide

KEEP ALL RECIPEITS

Organize receipts in a binder with Monthly dividers or file folder system. Without documentation, you get no deduction.

LEGAL & PROFESSIONAL

Service fees for external professional advice & consulting. Licensing, permits & insurance to operate your business professionally.

COMMUNITCATION

Your business operations rely heavily on your telephone & internet services. Laptops/computers/tablets

SOFTWARE SYSTEM

Software services like online booking services, business-related online subscriptions & website

ADVERTISING & MARKETING

Deduct any expenses associated with advertising/promotional for your business. Materials & virtual.

EDUCATION

Technical & business courses that will assist in your skill set.

UTILITIES

Gas, power & water are needed to keep the salon running. For a Home-Based Business, these expenses can be paid with your personal account. Keep Bills for Taxes as a percentage will be deducted

BANK CHARGES

Borrowed money for your business, interest incurred on loans & credit cards, bank charges & merchant fees for your business bank accounts are deductible

REPAIRS & MAINTENANCE

Services that you utilize to keep your business running smoothly. Cost of labor & materials done to work space/property that you use for business.

TRAVEL EXPENSES

If you traveled to attend classes, salon/business related functions, & to supply stores you can deduct expenses. Include transportation, meals, mileage & accommodation.

MEALS & ENTERTAINMENT

To qualify, be sure to keep detailed records that document the business purpose. Refreshments to serve to Guests, business meetings meals/functions, music, subscriptions, tickets/entrance fees, room rentals.

BUSINESS-USE-OF-HOME EXPENSE

You can deduct pat of your maintenance costs such as heat, home insurance, property taxes, mortgage interest, work space divided by the total square foot of your house.

DONATIONS

Business donations to the community & Go Fund Me which include out-of-pocket costs.

ENERGY EFFICIENCY

Being an eco-friendly Salon can have its benefits. Are you using Green Circle Salons for your business? Check your Province/State if this is applicable for deductions.



Expense Checklist

PROFESSIONAL EXPENSES	
	_
Business License & Permits	-
Salon Booking System	
Accountant/Booking Keeping	
Bank Charges Taxes	
Insurance/Benefits	
Admin Fee	
	_
Memberships	
Dues + Subscriptions	
Credit Card Processing Fees	
Payroll	
OFFICE EXPENSES	
Business Cell Phone	
Binders	
Postage	
Stationery	
Emergency Kit	
Laptop/Printer	
Price Gun/Stickers	
Printer Ink	
	-
MARKETING	
MARKETING Promotional	
Promotional	
Promotional Social Media Ads	
Promotional Social Media Ads Other Advertising	
Promotional Social Media Ads Other Advertising Giveaways	
Promotional Social Media Ads Other Advertising Giveaways Client Gifts	
Promotional Social Media Ads Other Advertising Giveaways	
Promotional Social Media Ads Other Advertising Giveaways Client Gifts Online Content Scheduler	
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EDUCATION EXPENSES	
Seminars	
Attended Classes	
Online Courses	
Travel {food/gas/accommodations}	
MAINTAINCE & REPAIR	
Shear Sharpen	
Equipment Maintenance	
Cleaning Products	
Broom	
Plumbing Installation	
Electrical Installation	
Energy Efficiency	
MEALS & ENTERTAINMENT	
Refreshments	
Music Subscriptions	
Travel/Gas/Mileage	
Business Meetings/Events	
EQUIPMENT	
ENCONTRIENT	
Sink System	
Sink System	
Sink System Wash Bar System/Shelfs	
Sink System Wash Bar System/Shelfs Styling Chair	
Sink System Wash Bar System/Shelfs Styling Chair Floor Mat Styling Station/Shelfs Mirrors	
Sink System Wash Bar System/Shelfs Styling Chair Floor Mat Styling Station/Shelfs Mirrors Lighting	
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JOB MATERIALS	
Retail Styling Products	
Retail Styling Tools	
Retail Accessories	
Permanent Colour	
Demi Colour	
Semi Colour	
Lightner	
Developer	
Bond System	
Treatment Products	
Foils	
Mache/Saran/Cotton	
Wash Bar Products	
Styling Bar Products	
Styling bar i roducts	
	6
SUPPLIES	
Apron	
Towels	
Caps	
Caps	
Hair Cutting Tools	
Hair Cutting Tools Combs/Brushes	
Hair Cutting Tools Combs/Brushes Colour Bowls/Brushes	
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SHEARIOUSLY & BALANCE YOUR BEAUTY BUSINESS. ALL RIGHTS RESERVED.



Budgeting your Expense

When figuring out what it will take to make your dream business a reality, your financial budgeting is the an important task you can do before opening your business & revamping as your Business grows. To help you to organize & plan, you can reprint the '**Expense Checklist**' & use this method to find your Expense Budget.

Categorize each item in 'Expense Checklist'

Essential [E] – Costs that you absolutely need to occur to operate your Business Non-Essential [NE] – Costs that will make your business run smoother but not crucial for operation Later [L] – Costs that can be put on hold for 6 months

Don't forget to include the costs within the costs. The more detail, the better chance to having a transparent budget. Calculate your Essentials & Non-Essential items & there is your estimated start up costs.

Tighten your budget if your **[E]** & **[NE]** aren't matching to your budget goal. Look through your **[NE]** items; can any of these be eliminated? Marked as [L]? or be reduced in cost? Repeat through the process until your goal budget matches your **[E]** & **[NE]** estimate.

ROUND 1: [E] & [NE] Estimate
\$
ROUND 2: [E] & [NE] Estimate
\$
ROUND 3: [E] & [NE] Estimate
\$



Gearly Expense List

EXPENSE	BILL DATE	AMOUNT
		\$
		\$
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		\$
		\$
TOTAL		\$



Monthly Expense List

EXPENSE	BILL DATE	AMOUNT
		\$
		\$
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		\$
		\$
		\$
TOTAL		\$



Retail Budget

						RETAIL PRODUCT
	\$ \$	\$ \$	\$ \$	\$ \$	\$ \$	COST PER PRODUCT
TOTAL						HOW
\$	\$ \$	\$ \$	\$ \$	\$ \$	\$ \$	TOTAL AMOUNT
TOTAL						% MARK UP
\$	\$ \$	\$ \$	\$ \$	\$ \$	\$ \$	PROFIT



Wash & Style Bar Budget

WASH BAR PRODUCTS	COST PER PRODUCT	HOW MANY	TOTAL AMOUNT
SHAMPOO	\$		\$
	\$		\$
	\$		\$
	\$		\$
CONDITIONER	\$		\$
	\$		\$
	\$		\$
	\$		\$
TREATMENTS	\$		\$
	\$		\$
	\$		\$
	\$		\$
OTHER	\$		\$
Colour Remover	\$		\$
Barbicide	\$		\$
Sterilizing Cleaner	\$		\$
	\$		\$
	\$		\$
		TOTAL	\$

STYLE BAR PRODUCTS	COST PER PRODUCT	HOW MANY	TOTAL AMOUNT
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
		\$	



Hair Colour Inventory Budget

COLOUR PRODUCT COST PER PRODUCT HOW AMOUNT TOTAL AMOUNT TOTAL SUMPLE COST PER SUMPLE MAKE SUMPLE PROFIT EXAMPLE 59.79 12 \$110.28 302 \$3.90 \$	\$	TOTAL			\$	TOTAL		
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COST PER HOW TOTAL TOTAL COST PER MANY AMOUNT GRAMS/OUNCES GRAMS/OUNCES MARK UP	\$		\$3.30	302	\$110.28	12	\$9.79	EXAMPLE
	PROFIT	% MARK UP	COST PER grams/ounces	TOTAL grams/ounces	TOTAL AMOUNT	HOW	COST PER PRODUCT	COLOUR PRODUCT LINE

SALONSCALES IS WORTH LOOKING INTO TO MAKE SURE YOUR COLOUR COST IS BEING PAID FOR & PROFIT.



Hair Colour Usage Breakdown

POINTS & WITHIN A COLOUR BRAND SERIES, {SEMI, DEMI, PERMANENT, LIGHTNERS} EACH HAS THIS IS OLD 'BEAUTY' SCHOOL BLUEPRINT, STILL BENIFICAL BEAUTY BUSINESS KNOWLEDGE DIFFERENT COSTS.

HAIR COLOUR IS A FLUCTUATING COST & EACH CLIENTS HAIR HAS A DIFFERENT ABUNDANCE

PLUS, WITH MANY COLOUR COMPANY S OPTIONS, THEY AL RANGE WITH DIFFERENT PRICE WHICH REQUIRES DIFFERENT PRODUCT AMOUNT + COST.

HAIR SERVICE		E COLOU OZ / GRAM	R USAGE IS / ML	A۱	/ERAGE	COST
	PERMANENT	DEMI	SEMI	\$	\$	\$
REGROWTH TOUCH UP						
SOLID GLOBAL COLOUR	PERMANENT	DEMI	SEMI	\$	\$	\$
SOLID GLOBAL LIGHTNER	STANDARD		CLAY	\$		5
REGROWTH LIGHTNER TOUCH	STANDARD		CLAY	\$	9	5
Partial foil / Hair Painting Lightner Usage	STANDARD		CLAY	\$	4	6
FULL FOIL / HAIR PAINTING LIGHTNER USAGE	STANDARD		CLAY	\$	4	6
TONER/GLAZE	DEMI		SEMI	\$	9	5
FACE FRAMING HIGHLIGHTS	STANDARD	DARD CLAY				5
LIGHTNER INBETWEEN FOILS {TIPPING OUT} USAGE	STANDARD		CLAY	\$	4	6
COLOUR INBETWEEN FOILS USAGE	PERMANENT	DEMI	SEMI	\$	\$	\$
*Create Combo Services & Calculate End Cost	*See Colour Inven	tory Budget F	or Unit Reference			
DEVELOPER BOTTLE				\$		
UNIT & COST				Ψ		
PERMANENT COLOUR UNIT & COST				\$		
DEMI COLOUR UNIT & COST				\$		
SEMI COLOUR UNIT & COST				\$		
LIGHTNER TUB UNIT & COST				\$		

SALONSCALES IS WORTH LOOKING INTO TO MAKE SURE YOUR COLOUR COST IS BEING PAID FOR & PROFIT.



Gearly Expense Breakdown

YEARLY EXPENSE BREAKDOWN = FIXED EXPENSES + VARIABLE EXPENSES

FIXED EXPENSES: These are the costs that remain relatively constant regardless of your business's sales or production levels. <u>Fixed Expenses</u> = Rent + Utilities + Insurance + Salaries + Depreciation + Other Overhead Costs

VARIABLE EXPENSES: These are the costs that fluctuate based on your business's sales or production levels. <u>Variable Expenses</u> = Cost of Goods Sold (COGS) + Sales Commissions + Advertising + Supplies + Other Variable Costs

Once you have the values for all these expense components, simply add them up to get your <u>Yearly Expense Breakdown</u>.

EXPENSE BREAKDOWN FORMULA

Total Yearly Expense Amount \$ / DIVIDED BY / Days Of Work Per Month {Average - 20/22 Days} = EQUALS = \$ Monthly Expense

APPLY 10% OR 15% TO TOTAL FOR CUSHION [PAD YOUR BUDGET]



FIXED EXPENSES: These are the expenses that remain relatively constant regardless of the level of business activity.

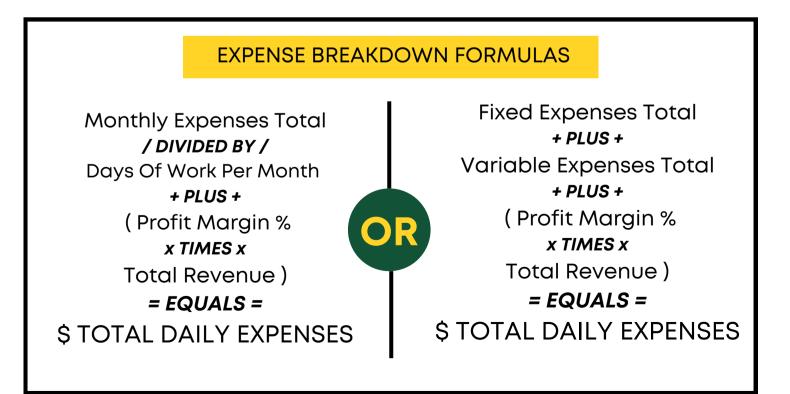
Calculated Daily Fixed Expenses = Total Fixed Expenses for the Month / Number of Business Days in the Month

VARIABE EXPENSES: Variable expenses fluctuate based on the level of business activity, such as Cost of Goods Sold (COGS), commission for employees & marketing expenses.

Calculated Daily Variable Expenses = Estimated Monthly Variable Expenses / Number of Business Days in the Month

TOTAL REVENUE: This refers to the total income generated by the Beauty Business on a daily basis. It includes revenue from services, product sales & any other sources of income.

PROFIT MARGIN: The profit margin is the percentage of profit you want to make on top of your expenses. This should be set based on your business goals & industry standards. For example, if you want to achieve a 20% profit margin, the profit margin value in the formula would be <u>0.20</u> *Profit Margin* = Desired Profit Margin (e.g., 20%)



APPLY 10% OR 15% TO TOTAL FOR CUSHION [PAD YOUR BUDGET]



specialized Services

HIGHLIGHT WHAT YOU WANT TO PROVIDE (ADD-ONS TOO) NOT ALL ADD ON'S HAVE TO BE ADDED TO YOUR PRICE MENU, THEY CAN BE USED AS A SECRET SAUCE TO ADD VALUE TO YOUR CUSTOMER SERVICE, EXPERIENCE & INCREASE INCOME

HAIR

Wash & Blow Out Haircuts WOMEN | MEN | CHILDREN Bang/Fringe Trim Custom Hair Treatments Hair Extensions Fancy Style/Upstyle {Grad | Wedding | Events} Regrowth Retouch Tone/Treat/Trim Petite Foil/Balayage Partial Foil/Balayage Full Foil/Balayage Vivid Fashion Colours Colour Corrections Perms

WAXING | SUGARING | THREADING

Facial Waxing {Brow, Lip, Chin} Arm Underarm Leg Bikini Brazilian Full Body Male Waxing {Stomach/Chest/Back}

MANICURE | PEDICURES

Manicures Gel Nail Extensions Acrylic Nail Extensions Pedicures

BROW | LASH | LIP

Microblading Brow Lamination Brow Tint Eyelash Extensions Eyelash Tint Eyelash Perms Lip Blush Semi Permanent Makeup Makeup Artistry Tiny Tattoos

MASSAGE | SKIN CARE

Custom Massage Hot Stone Pre/Post Natal Cupping Body Wraps Custom Facials Dermaplaning Body Skin Care Treatments Spray Tan Tanning

ADD ONS

Consultations {Free or Fee} Paraffin Wax Steamed Towels Hair Accessories {Feather, Tinsle, Clips, Scrunchie} Express Hair Style {Braid} Scalp Exfoliant Treatments Extended Scalp/Face/Hands/Feet Massage Alcohol Beverage Provide Something For Nothing Spiritual Expereience Your Specialy Add On



Specialized Services

SPECIALIZATION IN YOUR BEAUTY SERVICE WILL PROVED PRODUCTIVITY, FOCUS, STRONG SKILL SET, QUALITY OF WORK, IDEAL GUESTS & INCREASED SALES.

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