Mobile Business Operating Budget

Startup, Per-Event, and Monthly Financial Planning Template

How to Use This Template

This template has four working sections: your one-time startup budget, a per-event profit worksheet you fill out for every booking, your monthly operating budget, and your reserves. Fill in real numbers monthly. The goal is simple: know exactly what every event earns you, keep monthly income above monthly expenses, and build reserves so the slow season never catches you off guard.

A note on the numbers: every blank here is yours to research for your market and business model. Where a percentage guideline appears, treat it as a starting point, not a rule.

Section 1: Startup Budget (One-Time Costs)

Startup Item	Estimated	Actual	Notes
Trailer or mobile unit purchase	$______	$______	
Equipment (draft system, refrigeration, machines)	$______	$______	
Smallwares and initial supplies	$______	$______	
Business formation and legal fees	$______	$______	
Licenses and initial permits	$______	$______	
Insurance down payments	$______	$______	
Branding, logo, and signage	$______	$______	
Website and software setup	$______	$______	
Initial marketing	$______	$______	

Startup Item	Estimated	Actual	Notes
Tow vehicle costs (if applicable)	$______	$______	
Working capital cushion	$______	$______	Aim for 3 months of fixed costs
Contingency (10% of the above)	$______	$______	
TOTAL STARTUP	$______	$______	

Section 2: Per-Event Profit Worksheet

Copy this worksheet for every booking. This is the single most important habit in this template: owners who track per-event profit price correctly, and owners who don't slowly lose money on "busy" calendars.

Event: ______________________ Date: ____________ Package: ____________

Event Revenue

Line	Amount
Package price	$______
Add-ons (extra hours, upgrades, rentals)	$______
Travel or delivery fee charged	$______
Gratuity (if contracted)	$______
TOTAL EVENT REVENUE	$______

Direct Event Costs

Line	Amount
Consumables (ice, garnishes, mixers, cups, napkins)	$______
Product costs (coffee, syrups, or beverages you supply)	$______
Staff wages for this event	$______
Fuel and mileage	$______
Event permits or vendor fees	$______
Equipment rentals for this event	$______
Card processing fees	$______
Other	$______
TOTAL DIRECT COSTS	$______

Event Profit

Line	Amount
Total event revenue	$______
Minus total direct costs	($______)

Line	Amount
GROSS PROFIT THIS EVENT	$______
Gross margin (profit divided by revenue)	______%
Set aside for taxes (25-30% of profit)	$______
Set aside for maintenance reserve (5% of revenue)	$______

Healthy target: most established mobile bar and coffee operators aim for a gross margin of 60% or better per event. If yours is consistently below 50%, revisit your pricing chapter before booking more events.

Section 3: Monthly Operating Budget

Monthly Income

Income Source	Budgeted	Actual
Event revenue (from Section 2 worksheets)	$______	$______
Recurring locations or contracts	$______	$______
Retail, merchandise, or classes	$______	$______
Other income	$______	$______
TOTAL MONTHLY INCOME	$______	$______

Fixed Monthly Expenses (Same Every Month)

Expense	Budgeted	Actual	Due Date
Loan or equipment financing payment	$______	$______	____
Insurance (liability, liquor, auto, equipment)	$______	$______	____
Trailer storage or parking	$______	$______	____
CRM and booking software	$______	$______	____
Website hosting and domain	$______	$______	____
Phone (business share)	$______	$______	____
Accounting or bookkeeping	$______	$______	____
Subscriptions and directory listings	$______	$______	____
Base marketing spend	$______	$______	____
TOTAL FIXED EXPENSES	$______	$______	

Variable Monthly Expenses (Changes with Activity)

Expense	Budgeted	Actual	Notes
Consumables and supplies restock	$______	$______	
Fuel	$______	$______	
Staff wages (total across events)	$______	$______	
Repairs and maintenance	$______	$______	
Permits and event fees	$______	$______	
Additional marketing and ads	$______	$______	
Cleaning and laundry	$______	$______	
Equipment replacement (small items)	$______	$______	
Professional fees (legal, CPA)	$______	$______	
Other	$______	$______	
TOTAL VARIABLE EXPENSES	$______	$______	

Section 4: Reserves and Owner Pay

Pay these accounts every month before you judge whether the month was "good." Transfer the money to separate savings accounts so it can't quietly get spent.

Reserve	Guideline	This Month	Running Balance
Tax account	25-30% of profit	$______	$______
Maintenance and repair reserve	5% of revenue	$______	$______
Slow-season reserve	Build to 3 months of fixed costs	$______	$______
Equipment replacement fund	Your call; steady beats big	$______	$______
Owner pay (your draw or salary)	Consistent monthly amount	$______	

Section 5: Monthly Summary

Line	Amount
Total monthly income	$______
Minus fixed expenses	($______)

Line	Amount
Minus variable expenses	**($______)**
Minus reserve transfers	**($______)**
Minus owner pay	**($______)**
NET REMAINING	**$______**

If net remaining is negative: check your per-event worksheets first. The problem is almost always one of three things: pricing too low, too few events for your fixed cost load, or event costs creeping up unmeasured.

Budgeting Habits for Mobile Business Owners

- **Track every event, every time.** Ten minutes per event in Section 2 is the difference between knowing your business and guessing at it.
- **Budget on your slow-month income, not your best month.** Seasonality is the defining financial fact of event businesses.
- **Review monthly.** Last day of the month, thirty minutes: fill in actuals, compare to budget, adjust next month.
- **Raise prices from data.** When your worksheets show demand is strong and margins are tight, that's your evidence.
- **Keep business and personal completely separate.** One business checking account, one business card, every transaction through them.

Common Budget Mistakes to Avoid

- Forgetting annual costs (insurance renewals, license renewals, directory fees) in monthly planning. Divide them by twelve and fund them monthly.
- Counting deposits as income for events that haven't happened. Deposits are commitments; earn them at the event.
- Skipping the tax set-aside "just this month." Quarterly estimated taxes arrive whether the account is funded or not.
- Treating maintenance as a surprise. Tires, bearings, and equipment repairs are certainties on a schedule you don't control; the reserve makes them boring.
- Ignoring small event costs. Garnishes, ice, and cups feel trivial per event and quietly consume five figures per year untracked.