Business Expense Checklist

## Fixed Costs

☐ Rent (shop, office, workshop space)

☐ Vehicle lease payments

☐ Salaries and wages

☐ Loan repayments

☐ Insurance (business, vehicle, liability)

## Variable Costs

☐ Utilities (electricity, water, gas)

☐ Internet and phone bills

☐ Transport and fuel

☐ Packaging

☐ Shipping/courier fees

☐ Bank charges

☐ Merchant/payment processor fees (Yoco, SnapScan, etc.)

## Cost of Sales / Production Costs

☐ Raw materials

☐ Stock purchases for resale

☐ Manufacturing and equipment use

☐ Freight or import duties

☐ Warehouse/storage fees

☐ Production packaging

## Marketing and Advertising

☐ Social media advertising

☐ Printing (flyers, brochures)

☐ Graphic design services

☐ Photography or video content

☐ Website hosting/domain fees

☐ Influencer/brand ambassador payments

## Admin and Compliance

☐ Bookkeeping/accounting services

☐ Legal services or contracts

☐ Software subscriptions

☐ CIPC annual returns

☐ B-BBEE certification

☐ Business licences and permits

## Staff-Related Costs

☐ Training and development

☐ Uniforms or safety gear

☐ UIF contributions

☐ PAYE contributions

☐ Bonuses or commissions

☐ Staff meals or transport

## General Operations

☐ Cleaning supplies

☐ Office supplies (stationery, etc.)

☐ Client refreshments (tea/coffee)

☐ Repairs and maintenance

## Tax and Government Fees

☐ VAT payments (if VAT registered)

☐ Provisional tax

☐ Income tax

☐ Municipal service charges