

Cost of Doing Business Worksheet

JustifAI by Bainbridge AI • AI-Driven Rate Intelligence

Your accountant has these numbers. You shouldn't have to guess.

Fill in each annual cost below, then enter your numbers into JustifAI at bainbridgeai.ai to calculate your true labor rate.

Shop Information

Shop Name

Contact Name

Prepared By

Date

Number of Techs

Direct Labor Costs

COST ITEM	ANNUAL AMOUNT
Number of Productive Techs <small>(count, not \$)</small>	
Average Hourly Wage (per tech) <small>(\$ per hour)</small>	
Annual Hours per Tech <small>(typ. 2,080)</small>	
Overtime (total, all techs)	
Payroll Tax Rate (%) <small>(~10%)</small>	
Workers Comp (per tech)	
Health Insurance (per tech)	
Retirement / 401k (per tech)	
Tool Allowance (per tech)	
Uniforms & PPE (per tech)	
Training & Certs (per tech) <small>(I-CAR, OEM)</small>	
TOTAL DIRECT LABOR	

Facility Costs

COST ITEM	ANNUAL AMOUNT
Rent / Mortgage	
Utilities <small>(electric, gas, water)</small>	
Waste / Environmental	
Building Insurance	
Building Maintenance	
Property Taxes	
Security	
Janitorial	
TOTAL FACILITY	

Equipment Costs

COST ITEM	ANNUAL AMOUNT
Depreciation / Leases	
Maintenance & Repair	
Equipment Insurance	
Small Tools & Supplies	
Technology / Software (CMS, scan tools, computers)	
TOTAL EQUIPMENT	

Operating Expenses

COST ITEM	ANNUAL AMOUNT
Non-Productive Staff (total comp) (office, estimators, mgmt, owner)	
Business Insurance	
Marketing	
Accounting & Legal	
Office Supplies	
Vehicle Expenses	
Phone & Internet	
Miscellaneous	
Loans (non-building)	
TOTAL OPERATING	

Materials (if included in labor rate)

COST ITEM	ANNUAL AMOUNT
Body Materials (sandpaper, masking, adhesives, sundries)	
Paint Materials (if baked into rate, not billed separately)	
TOTAL MATERIALS	

GRAND TOTAL

Cost of Doing Business

Cost Summary

Direct Labor

Facility

Equipment

Operating Expenses

Materials

GRAND TOTAL

Next Steps

1. Complete this worksheet with your accountant or bookkeeper.
2. Go to bainbridgeai.ai and open JustifAI.
3. Enter your numbers into the calculator.
4. See your true cost-based labor rate — justified by your real costs.

■ Pro Tip

Round up when in doubt. Your rate has to carry every cost. If you're not sure about a number, estimate high — it's better to be covered than to leave money on the table.