

# EARNINGS AND EXTRA EXPENSE WORKSHEET

Worksheet must be completed on an accrual basis in conformity with generally accepted accounting principles.  
 Values reported should be on a pre-tax basis.  
 Worksheet must be completed for each physical location, or compiled as a total and then allocated to each location.

**COMPLETION DATE:** \_\_\_\_\_

**NAME OF AGENCY:** \_\_\_\_\_

**GROSS INCOME:** **MONTHLY**

Gross Income includes any or all of the following: Grants, research contracts and endowments, fund raising, donations and contributions, other federal, state or local government funding, insurance payment revenues, school tuition fees, daycare income, sales from gift shops, restaurants, stores, and any other related business revenue.

**NON-CONTINUING EXPENSES:**

If operations are interrupted and services cease, certain costs are discontinued. These expenses are called non-continuing expenses and could include any or all of the following: Advertising, bad debts, costs to provide services or treatment, cost of services purchased from outside vendors which do not continue under contract, contractual adjustments and allowances, rent for land, building, machinery, equipment or vehicles, cost of merchandise sold, building maintenance, utilities, food costs, non-salaried payroll.

**TOTAL EARNINGS:** Subtract Total Non-Continuing Expenses from Total Gross Income

**RE-BUILD TIME:**

Total Earnings must be adjusted to reflect the anticipated time it would take to repair or replace property destroyed by a serious loss. Estimate # of months needed to completely restore operations (AVG. is 6 mos.)

**EARNINGS EXPOSURE:** Total Earnings X Rebuild Time Factor

**EXTRA EXPENSES:** **MONTHLY**

If a loss occurs, it may be possible to avoid or minimize interruption of business operations (e.g. using outside facilities while the damaged facilities are being repaired or replaced). Extra Expenses could include: Announcements and Advertising, temporary rent, moving expenses, outside services, rental fees for equipment, overtime and special bonuses.

**RE-BUILD TIME FACTOR:**

**EXTRA EXPENSE EXPOSURE:** Total Extra Expenses X Rebuild Time Factor

**GRAND TOTAL EARNINGS EXPOSURE AND EXTRA EXPENSE EXPOSURE DURING REBUILD TIME:**