Practice operating-budget template

Startup costs, a 12-month operating plan and break-even scenarios. A planning balance, not an accounting profit.

This worksheet helps organize a decision and its evidence. Enter the exact source, date and context. Unknown information remains an open question. The worksheet does not establish admission, professional authorization, legal compliance or financial viability. Keep completed records privately and do not send client or patient information to this website.

WHAT IS IN THE WORKBOOK (XLSX) AND ON PAGES 2-3

SHEET 1
Read Me
These instructions, the formulas and the worked examples.

SHEET 2
Startup
One-time items you enter, including a startup reserve, summed to a total.

SHEET 3
Monthly
12 month columns: collected revenue, fixed, variable, owner allocation and other entered costs, and the net planning balance.

SHEET 4
Scenarios
The web break-even formula for up to three sets of assumptions.

BEFORE YOU FILL IT IN

- Use one currency throughout. The examples use US dollars.
- No salary expectation or other default amount is included. Every amount is yours to enter.
- Leave unused months blank; enter 0 only for a month that really is zero.

FORMULAS

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Startup total = sum of one-time items
Net planning balance = revenue − (fixed
  + variable + owner allocation + other)
Contribution = R − V
Completed visits = ceil((F + O) / (R − V))
Scheduled visits = ceil(completed / C)
Per working day = scheduled / D
```

Net planning balance = revenue minus listed costs and allocations. It is not an accounting profit measure when owner allocations are mixed with operating expenses.

WORKED EXAMPLES

- Startup rows $1,000, $2,500 and $500 total $4,000.
- A month with $8,000 collected, $3,000 fixed, $1,000 variable and $2,500 owner allocation leaves $1,500 before unentered items.
- F=$3,000, O=$4,000, R=$150, V=$20, C=80%, D=20: contribution $130; completed ceil(7000/130)=54; scheduled ceil(54/.8)=68; average 3.40/day. With O=0: completed 24, scheduled 30, average 1.50/day.

If R ≤ V: “No finite break-even result under these assumptions.” C = 0 is invalid.

A financially required appointment count is not evidence the market will supply it or that a practitioner has capacity.

Not included: Tax, startup recovery, debt and unentered expenses are excluded. Owner compensation is a target allocation, not a guaranteed wage. License: Personal study and internal use within one practice permitted. Share unmodified blank free files with attribution; no resale, removal of attribution or implied certification.

02 Monthly fixed and variable costs, and startup reserve

STARTUP: ONE-TIME ITEMS, INCLUDING THE STARTUP RESERVE

One-time item	Amount	Source or quote, date
Registration, licensing and permit fees		
Professional and business insurance (initial payments)		
Premises deposit and fit-out		
Equipment and furniture		
Software setup and data migration		

One-time item	Amount	Source or quote, date
Website and printed materials		
Adviser fees (legal, tax, accounting)		
Startup cash reserve (your entered amount)		
Your own item		
Your own item		

Total one-time items (sum)	

MONTHLY PLAN: 12 MONTHS, ONE CURRENCY

Row	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Year
Collected revenue Actual collected, not billed													
Fixed cost Rent, software, insurance…													
Variable cost Per-visit transaction and consumable costs													
Owner allocation Your own entry; a target allocation, not a wage													
Other entered costs Anything else you choose to list													
Net planning balance Revenue − listed costs and allocations													

Net planning balance = revenue minus listed costs and allocations. It is not an accounting profit measure when owner allocations are mixed with operating expenses. Leave unused months blank; enter 0 only for a month that really is zero.

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03 Scenario summary

The same break-even arithmetic as the web calculator (naturopathicmedical.com/tools/practice-break-even/), for up to three sets of assumptions. Round both visit counts up to whole visits.

Input or result	Unit or formula	Scenario 1	Scenario 2	Scenario 3
Monthly fixed cost F Overhead excluding owner compensation	USD per month			
Desired owner compensation O Blank counts as 0	USD per month			
Average collected revenue R 0.01-10,000	USD per completed visit			
Variable cost V 0-10,000	USD per completed visit			
Completion fraction C Enter 80 for 80%	% (1-100)			
Working days D Whole number	days per month (1-31)			
Contribution per completed visit	`R − V`			
Required completed visits	`ceil((F + O) / (R − V))`			
Required scheduled visits	`ceil(completed / C)`			
Average scheduled per working day	`scheduled / D`			

If R ≤ V, write “No finite break-even result under these assumptions.” Never divide by zero or record a negative target. C = 0 is invalid. If F + O = 0 and R − V is positive, the required visits are 0.

> **A financially required appointment count is not evidence the market will supply it or that a practitioner has capacity.**

Not included: Tax, startup recovery, debt and unentered expenses are excluded. Owner compensation is a target allocation, not a guaranteed wage.

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