

# Financial Plan

## Purpose of the Financial Plan

Ensure financial health, stability, and targeted investment in growth.

**How financial discipline supports production, sustainability, and business growth**

**Connection to annual goals and long-term strategy**

## Revenue Targets (2026)

257k–263k GCI.

### **Annual GCI goal**

\$257k - \$263k Annual GCI goal.

### **Transaction targets**

(12 total; 8 listings / 4 buyers)

## **Average sales price assumptions**

\$700k sales price assumption for all transactions.

## **Commission structure**

(3.2% listings / 2.8% buyers)

# **Income Projections**

Based on 12 closings at \$700,000 average sale price.

## **Monthly and quarterly projected GCI**

## **Seasonal adjustments to revenue expectations**

In Denver, the months from April-August are the busiest of the year. Most transactions occur within this timeframe.

## **Pipeline requirements to meet revenue goals**

Unsure.

# Operating Budget

Covers marketing, coaching, transportation, software, subscriptions, professional fees, and reserves.

## Annual operating expense categories

### Marketing & branding

\$1000 per year total.

### Subscriptions & digital tools

Ulysses (for notes) \$50/year, CTM eContracts \$50/month, REcolorado MLS \$55/month, iCloud (for file storage) \$9.99, OpenAI(I can't recall the cost), new laptop \$2500

### Brokerage fees & CB Realty program costs

Coldwell Banker \$130/month

### Professional services (photography, staging, TC, etc.)

Photography per listing is about \$150, Signage, Listing Concierge Marketing per listing \$150, staging typically is \$4-6k (I don't often use staging)

## **Travel, meals, client gifts**

Client Gift \$100/client, Travel 4000 miles, Meals \$500 total

## **Education & coaching**

None

## **Fixed vs. variable expenses**

## **Estimated cost per transaction**

# **Profitability Targets**

Maintain healthy margins by focusing on listings and operational efficiency.

## **Net income goal**

## **Recommended profit margin**

## **Break-even analysis**

# **Cash Flow Management**

Monthly tracking with rolling forecasts.

## **Monthly cash-flow monitoring**

## **Reserve requirements (3–6 months of expenses)**

## **Strategies for smoothing seasonal fluctuations**

Unsure

# **Investment in Growth**

Branding, education, system upgrades, and community visibility initiatives.

## **Branding and marketing enhancements**

## **Technology upgrades (AI, automation, CRM optimization)**

## **Skills development and coaching**

## **Long-term asset building (business infrastructure)**

# **Financial KPIs & Tracking**

- GCI pacing
- Profit margin
- Cost-per-lead
- Marketing ROI

**GCI vs. goal (monthly/quarterly)**

**Cost per lead / cost per closing**

**Marketing ROI**

**Conversion economics (lead → appointment → closing)**

**Year-over-year performance metrics**

## **Risk Management & Contingencies**

**Market downturn scenarios**

**Low-inventory periods**

**Emergency expense planning**

## **Adjustments to maintain financial health**