

Agency Budget Planning

Section 1: Revenue Target

Instructions: State the revenue target band for Level 3.

- * **Revenue target:** \$3,000-\$10,000+/month (or user's specific number within this band).
 - * **Note:** This is agency revenue (retainers, add-ons, projects). Use terminology from `\docs\TERMINOLOGY_STYLE_GUIDE.md` (expected revenue, not "potential earnings").
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Section 2: Platform Costs

Instructions: Allocate platform and tool costs.

- * **Platform costs (Level 3 range):** \$100-300/month. List line items (e.g. Hootsuite, analytics tools, project management, other SaaS).
 - * **Total platform costs:** Sum. Update monthly as tools change.
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Section 3: P&L-Style Summary

Instructions: One-page profit-and-loss style summary.

- * **Revenue:** Total revenue (by source if desired: retainer, add-ons, projects).
 - * **Costs:** Platform costs (Section 2); team/contractor costs; other direct costs (e.g. freelancers, ads spend on behalf of agency).
 - * **Gross margin or net (before owner pay):** Revenue minus costs. Optional: show as % of revenue.
 - * **Owner take-home or salary:** What you pay yourself. Document so the PDF supports [Agency Revenue Strategy](social-media-level-3-agency-revenue-strategy.md) (pricing and team cost).
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Section 4: Cash Flow

Instructions: Simple cash flow view.

- * **Inflows:** When client payments hit (e.g. monthly on the 1st; net 15).
 - * **Outflows:** When platform, team, and other costs are due.
 - * **Buffer or reserve:** Recommended 1-2 months of fixed costs. Note in the PDF so users can track reserve over time.
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Section 5: Team and Contractors

Instructions: Track team and contractor cost.

- * **Team/contractor cost per month:** List each role or contractor and monthly cost.
 - * **Total team cost:** Sum. Use with [Agency Revenue Strategy](social-media-level-3-agency-revenue-strategy.md) Part 3 (when to scale, pricing and team cost).
 - * **Notes:** When you added or changed team; when you plan to add next (e.g. at X clients or Y revenue).
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