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").

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.

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).

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.

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).