Enterprise Budget Planning - Content Specification

This file is the content specification for the PDF Enterprise Budget Planning (Level 3). Use it to regenerate or update the PDF so the wording and structure stay consistent with the package. Terminology follows TERMINOLOGY_STYLE_GUIDE.md (../docs/TERMINOLOGY_STYLE_GUIDE.md).

Level 3 context: Established multi-service agency; time investment 12-16 weeks; expected revenue $15,000-$50,000+/month; platform costs $800-2,000/month.

Section 1: Revenue Goal

Instructions: State the revenue goal band for Level 3.

* **Revenue goal:** $15,000-$50,000+/month (or user's specific number within this band).
* **Note:** Use terminology from `docs/TERMINOLOGY_STYLE_GUIDE.md` (expected revenue, not "potential earnings").
* **Use with:** [Scaling & Revenue Strategy](agency-level-3-scaling-revenue-strategy.md) Part 1 (revenue by service line).

Section 2: Platform Costs

Instructions: Allocate platform and tool costs.

* **Platform costs (Level 3 range):** $800-2,000/month. List line items (e.g. GoHighLevel enterprise, enterprise delivery tools, reporting, integrations per [Enterprise Platform Setup](enterprise-platform-setup.md)).
* **Total platform costs:** Sum. Update monthly as tools change.

Section 3: Team and Contractor Costs

Instructions: Track team and contractor costs.

* **Team (salary, draw, or equivalent per role):** Owner, Delivery director, Delivery leads, Account manager(s), Specialist(s) (or equivalent). List each role and monthly cost.
* **Contractors (if any):** List each contractor and monthly or per-project cost.
* **Total team and contractor costs:** Sum. Use for revenue-per-head and capacity planning (see [Scaling & Revenue Strategy](agency-level-3-scaling-revenue-strategy.md) Part 3 and [Team Scaling Guide](team-scaling-guide.md)).

Section 4: Income Tracking Table (by Service Line)

Instructions: Track income by source, service line, and month.

* **Columns (recommended):** Month, Client/source, Service line (optional), Amount, Payment status (Paid / Pending / Overdue).
* **Rows:** One row per client per month (or per project). Sum by month and by service line for total income and revenue by line.
* **Use with:** [Scaling & Revenue Strategy](agency-level-3-scaling-revenue-strategy.md) revenue model (X clients at Line A + Y at Line B = target).

Section 5: Expense Categories (Platform, Team, Tools, Marketing, Other)

Instructions: Track expenses by category.

* **Categories:** Platform costs (from Section 2); Team and contractor costs (from Section 3); Tools (e.g. Canva, domain, other); Marketing (e.g. ads, events); Partnerships (payouts); Other (e.g. legal, accounting). Add categories as needed.
* **Per month:** List each expense and amount. Sum for total expenses.
* **Notes:** Optional column for one-off or irregular expenses.

Section 6: P&L-Style Summary (Revenue, Expenses, Net)

Instructions: Calculate P&L-style summary.

* **Revenue:** Total income for the month (from Section 4). Optional: year-to-date revenue.
* **Expenses:** Total expenses for the month (from Section 5). Optional: year-to-date expenses.
* **Net:** Revenue minus expenses for the month. Optional: year-to-date net.
* **Revenue-per-head (optional):** Total revenue ÷ FTE or headcount. Use for capacity and scaling (see [Scaling & Revenue Strategy](agency-level-3-scaling-revenue-strategy.md) Part 3).
* **Margin (optional):** Net ÷ Revenue (%). Use for pricing and scaling decisions.

Section 7: Cash Flow and Reserve

Instructions: Track cash flow and reserve.

* **Cash flow:** Opening balance + revenue received - expenses paid = closing balance. Optional: project next month's closing balance.
* **Reserve:** Target reserve (e.g. 3-6 months of expenses). Current reserve vs target. Use for scaling and hiring decisions (see [Team Scaling Guide](team-scaling-guide.md) and [Scaling & Revenue Strategy](agency-level-3-scaling-revenue-strategy.md)).
* **Growth:** Optional: amount set aside for growth (e.g. hiring, marketing, M&A exploration).

Section 8: Notes

Instructions: Space for one-off items and monthly review notes.

* **Notes:** One-off items (e.g. "New hire starting [date]," "Client X paid late," "Partnership payout $X"). Use for monthly review with [Scaling & Revenue Strategy](agency-level-3-scaling-revenue-strategy.md).
* **Tax set-aside:** Recommended 25-30% of profit set aside for tax (adjust for jurisdiction). Note in worksheet or in notes.

Notes

* Use with the [Scaling & Revenue Strategy](agency-level-3-scaling-revenue-strategy.md) for revenue by line, team cost, revenue-per-head, and monthly review.
* Document in README.md. The actual PDF is downloadable from the Planning section; this spec is for authoring or recreating the budget planner.