Enterprise Budget Planning

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.