

Business Financial Planning

Section 1: Revenue Target

Instructions: Choose your target band for expected revenue as a premium consultant. Tick one or more as you progress.

- * \$4,000-\$5,000/month
 - * \$5,000-\$6,000/month
 - * \$6,000-\$7,500/month
 - * \$7,500-\$9,000/month
 - * \$9,000-\$10,000+/month

Notes (optional): _____

Section 2: Platform Costs

Instructions: List your monthly platform costs. For Level 3, aim to keep total platform costs in the \$50-150 range (e.g. CRM, Hello Bonsai or similar, Stripe, Google Workspace, premium platforms, tools).

Section 3: P&L-Style Summary

Instructions: Use a simple P&L (profit and loss) view: Revenue - Platform costs - Other expenses = Net. Update monthly so you see how revenue and costs track.

Section 4: Cash Flow

Instructions: Track when money comes in and goes out so you can plan for gaps. For consultants, project and retainer timing can create lumpy cash flow.

Notes: _____

Section 5: Tax and Retirement

Instructions: Set aside a percentage of revenue for taxes (e.g. 25-35% depending on jurisdiction). Optionally allocate a portion to retirement (e.g. SEP-IRA, solo 401k). Track monthly so you're not surprised at tax time.

Notes: _____