**Wilcox Advisors Customer Pricing Sheet**

**Pricing Strategy Overview**

* **Goals**: Achieve extreme profitability initially (80-90% margins), remain highly competitive, and deliver tremendous value, transitioning to balanced profitability (50-60% margins) as costs scale with employees, infrastructure, and automation.
* **Target Audience**: Small, medium, and large companies, based on company size (employees/revenue) and feature needs, with implementation costs passed on to clients.
* **Structure**: Three subscription tiers (Basic, Pro, Enterprise) with monthly pricing, add-ons, and one-time/amortized implementation fees, ensuring scalability and competitiveness.

**Monthly Subscription Tiers**

| **Tier** | **Target Audience** | **Initial Features (Manual, Phase 1-2)** | **API Automation (Phase 3-4)** | **Pricing (Year 1)** | **Pricing (Year 2-3)** | **Pricing (Year 4+)** |
| --- | --- | --- | --- | --- | --- | --- |
| **Basic** | Small (1-10 employees, < $500K revenue) | GL manual entry/upload, basic subledgers (AP, AR, Payroll), TB, basic reports, manual cash flow/budgets, UX, security | Bank (Plaid), optional payments (Stripe/QuickBooks) | $50/month | $75/month | $100/month |
| **Pro** | Medium (11-50 employees, $500K-$5M revenue) | All Basic, advanced subledgers (Inventory, Assets), TB, reports, detailed cash flow/budgets, enhanced UX, security | Bank (Plaid), payments (Stripe/QuickBooks), payroll (Gusto/ADP), basic expense (Ramp/Concur) | $150/month | $200/month | $300/month |
| **Enterprise** | Large (>50 employees, >$5M revenue) | All Pro, custom reporting, advanced subledgers, cash flow/budgets, premium UX, security, audit trails | All Pro + advanced expense, tax/CRM integrations, API marketplace | $500/month | $1,000/month | $2,000/month |

**Add-Ons (Optional, High-Value Features)**

* **AI Insights Premium**: $50/month (real-time, predictive analytics, NLP, anomaly detection).
* **Custom Reporting**: $100/month (advanced dashboards, PDF/Excel exports, D3 visualizations).
* **Blockchain Audit Trails**: $75/month (immutable logs for compliance).
* **IoT Expense Tracking**: $150/month (real-time mobile expense data, Phase 5).
* **Priority Support**: $25/month (24/7 live chat, dedicated account manager).

**Implementation Costs (Passed to Clients)**

These are one-time fees or amortized over 12 months in the subscription, ensuring Wilcox Advisors maintains high profitability while delivering value.

| **Tier** | **Year 1 (Manual-First)** | **Year 2-3 (Scaling)** | **Year 4+ (Large Scale)** | **Details** |
| --- | --- | --- | --- | --- |
| **Basic** | $500 one-time | $750 one-time | $1,000 one-time | Data migration, manual setup (2-4 hours at $125/hour), amortized as $42-$83/month. |
| **Pro** | $1,000 one-time | $1,500 one-time | $2,000 one-time | Data migration, manual + API setup, subledgers (8-15 hours at $125/hour), amortized as $83-$167/month. |
| **Enterprise** | $2,500 one-time | $3,500 one-time | $5,000 one-time | Full data migration, manual + advanced API setup, custom features (20-50 hours at $125/hour), amortized as $208-$417/month. |

**Profitability and Competitiveness Analysis**

**Initial Phase (Year 1)**

* **Revenue**: $5,000/month (50 Basic, 50 Pro, 10 Enterprise) = $60,000/year.
* **Costs**: $1,250-$1,700/month (development amortized $500-$1,000, hosting $50-$200, overhead $500) = $15,000-$20,400/year.
* **Implementation Revenue**: $2,750-$12,500/month (50 Basic x $500, 50 Pro x $1,000, 10 Enterprise x $2,500) = $33,000-$150,000/year, amortized as $2,750-$12,500/year.
* **Profit**: $72,600-$207,600/year, Margin: 88-93% (including implementation fees).
* **Competitive Edge**: Low price for Basic ($50 vs. QuickBooks $25), premium value for Pro/Enterprise ($150-$500 vs. Xero $78, NetSuite $999+), with manual flexibility, AI potential, and implementation cost transparency, attracting early adopters.

**Scaling Phase (Year 2-3)**

* **Revenue**: $15,000/month (100 Basic, 50 Pro, 20 Enterprise) = $180,000/year.
* **Costs**: $5,250-$9,700/month (development/hosting $1,000, API $100-$500, overhead $500, staff $4,000-$8,000) = $63,000-$116,400/year.
* **Implementation Revenue**: $5,500-$25,000/month (100 Basic x $750, 50 Pro x $1,500, 20 Enterprise x $3,500) = $66,000-$300,000/year, amortized as $5,500-$25,000/year.
* **Profit**: $130,600-$408,600/year, Margin: 60-74% (including implementation fees).
* **Competitive Edge**: Competitive pricing ($75-$1,000 vs. competitors), full manual + basic automation, AI insights, UX, and transparent implementation costs, retaining clients and attracting mid-sized firms.

**Large-Scale Phase (Year 4+)**

* **Revenue**: $50,000/month (200 Basic, 100 Pro, 50 Enterprise) = $600,000/year.
* **Costs**: $15,250-$35,700/month (development/hosting $2,000, API $500-$1,000, overhead $1,000, staff $12,000-$32,000) = $183,000-$428,400/year.
* **Implementation Revenue**: $10,000-$65,000/month (200 Basic x $1,000, 100 Pro x $2,000, 50 Enterprise x $5,000) = $120,000-$780,000/year, amortized as $10,000-$65,000/year.
* **Profit**: $436,600-$1,016,600/year, Margin: 56-61% (including implementation fees).
* **Competitive Edge**: Premium pricing ($100-$2,000) with full automation, advanced AI, security, partnerships, and transparent implementation costs, dominating large enterprises and maintaining leadership.

**Notes for Implementation**

* **Implementation Cost Focus**: Track and pass implementation costs in Phases 1-5, ensuring extreme profitability initially (80-90% margins) and balanced profitability as you scale (50-60% margins), maintaining competitiveness.
* **Manual-First Implementation**: In Phases 1-2, focus on manual setup costs (e.g., data migration, journal entry configuration), passing these to clients to offset low overhead and maximize profit.
* **API Automation Implementation**: In Phases 3-4, include API setup costs (e.g., Plaid, Stripe configuration) in implementation fees, ensuring profitability as automation scales and staff/infrastructure costs rise.
* **Advanced Features Implementation**: In Phase 5, pass costs for premium features (e.g., blockchain, IoT, custom integrations) to clients, maintaining profitability while offering competitive, value-packed solutions.
* **User Experience and Transparency**: Use ImplementationCost.jsx and help center tutorials to explain implementation fees, enhancing UX, trust, and competitiveness, positioning Wilcox Advisors as transparent and value-driven.
* **Scalability and Competitiveness**: Structure implementation costs to align with tiered pricing, ensuring small businesses (Basic) pay less ($500-$1,000) and large enterprises (Enterprise) pay more ($2,500-$5,000), maintaining profit margins and market leadership.

This separation ensures the outline focuses purely on implementation steps, while the pricing sheet details customer costs, both maintaining your goals of extreme profitability, competitiveness, and value. Let me know if you’d like to refine either document or explore specific cost projections further!