Sample Digital Marketing Agency Business Plan (Filled Example)

Reading section prompts is one thing; seeing them answered is another. Here is a complete plan for Copperwick Studio, a fictional two-person agency. All numbers are illustrative, built from public price ranges and simple maths; check your own market and vendor prices before you copy any of them.

Executive summary and ideal client

Copperwick Studio is a two-person remote agency that helps home-service companies (plumbers, HVAC and electrical firms) in one metro area win more booked jobs from Google and social media. It sells three monthly packages from $1,000 to $3,500, plans to reach 12 active clients and $20,700 a month in retainers by month 12, and is self-funded with $15,000 of the founders' savings. Its ideal client is an owner-run firm with 3 to 25 staff, already spending on marketing with no in-house marketer. It does not take clients below $1,000 a month.

Packages and pricing

Three packages keep the choice simple for a busy trade owner and the delivery simple for a two-person team. Each one is a clear step up from the last, so a client can start small and move up when the results show.

Package	Price a month	Includes	Not included	Share of clients
Local Starter	$1,000	Google Business Profile upkeep, 8 social posts, monthly report	Ads, website changes	50%
Local Growth	$2,000	Starter plus local SEO and 2 service pages a month	Ad spend	35%
Booked Jobs	$3,500	Growth plus Google Ads management	Ad spend	15%

Each package includes three revision rounds per deliverable, and new clients pay a $500 setup fee on the first invoice. Ad spend is always paid by the client directly to the platform. With that client mix, the average retainer is $1,725 a month (0.5 × $1,000 + 0.35 × $2,000 + 0.15 × $3,500). Delivery by contractors is planned at 30% of each retainer, a little over a three-times markup.

Marketing and sales

Copperwick spends $600 a month on its own marketing, split 70-20-10: $420 on proven channels (referral partners and trade-owner groups), $120 on improving ones (case-study posts and its own

Google Business Profile) and $60 on one new test each quarter. Its 3-3-3 grid is three messages (more booked jobs, time back for the owner, a clear monthly report) for three audiences (plumbers, HVAC, electricians) on three channels (referrals, local groups, a free Google Maps audit). The free audit is the entry offer; the plan assumes one in four audits leads to a proposal and one in two proposals is won, for one new client a month.

Operations and team

Enquiries arrive from the website form, lead ads or booked calls and move through clear sales stages to a proposal signed online. After the first payment, the client fills in an intake form, a task list for the package is created, and contractors deliver the work for the founders to review before the client approves it. A content writer and an ads specialist work as contractors from the first client. An account manager joins part-time at 15 clients or $26,000 a month in retainers, and a junior SEO at 20 clients.

Tools

Six tools run the whole agency, from the first enquiry to the accounts, for $339 a month. Client work, from leads and proposals to invoices and support, sits in one system, so the founders are not copying the same details between apps.

Job	Tool	Monthly
Leads, proposals, client portal, orders, invoices, tickets	Clientish Growth plan	$49
SEO research and rank tracking	SEO suite	$140
Design	Design tool	$30
Social scheduling	Scheduler	$50
Email and documents (2 users)	Workspace suite	$30
Accounting	Accounting app	$40
Total		**$339**

Startup costs and monthly fixed costs

Copperwick keeps one-time costs low by using laptops the founders already own, and puts most of its funding into a cash reserve instead, because the first four months run at a loss.

Startup item (one-time)	Cost
Company registration	$300
Contract templates and legal review	$800
Website	$1,200

Startup item (one-time)	Cost
Logo and brand basics	$400
Domain and email setup	$100
Total startup	**$2,800**
Cash reserve for the first months	$12,000
Total funding needed	**$14,800**

Fixed costs come to $7,309 a month: software $339, professional liability insurance $120, bookkeeping $150, the agency's own marketing $600, phone and internet $100, and founder pay of $6,000 (two founders at $3,000 each). Variable costs are contractors at 30% of retainer revenue and payment processing at an assumed 3% of revenue; check your own gateway's rate.

12-month client and revenue plan

This is the table a lender reads first, because it shows how long the agency needs cash support. The plan assumes two clients in month one, one new client a month after that, and one client lost in month ten.

Month	Clients	Revenue	Contractors	Fees	Fixed	Net	Cumulative
1	2	$4,450	$1,035	$134	$7,309	−$4,028	−$4,028
2	3	$5,675	$1,552	$170	$7,309	−$3,356	−$7,384
3	4	$7,400	$2,070	$222	$7,309	−$2,201	−$9,585
4	5	$9,125	$2,588	$274	$7,309	−$1,046	−$10,631
5	6	$10,850	$3,105	$326	$7,309	$110	−$10,521
6	7	$12,575	$3,622	$377	$7,309	$1,267	−$9,254
7	8	$14,300	$4,140	$429	$7,309	$2,422	−$6,832
8	9	$16,025	$4,657	$481	$7,309	$3,578	−$3,254
9	10	$17,750	$5,175	$532	$7,309	$4,734	$1,480
10	10	$17,750	$5,175	$532	$7,309	$4,734	$6,214
11	11	$19,475	$5,692	$584	$7,309	$5,890	$12,104
12	12	$21,200	$6,210	$636	$7,309	$7,045	$19,149

Revenue includes the $500 setup fee for each new client. Year one brings $156,575 in revenue; after contractors ($45,021) and payment fees ($4,697), gross profit is $106,857, or 68%. After $15,708 of other fixed costs and $72,000 of founder pay, the agency ends the year $19,149 ahead before tax, a

net margin of about 12%. The lowest cash point is month four, at −$10,631, which is why the plan holds a $12,000 reserve.

Break-even

Each client leaves $1,156 a month after contractors and fees ($1,725 × 0.67). Fixed costs of $7,309 divided by $1,156 is 6.3, so Copperwick needs **7 clients** on retainers alone to break even; with setup fees from new clients, month five is the first month in profit. In years two and three, the plan assumes an average of 16 and then 22 clients, with slightly higher prices for new clients, and a target net margin of 15% to 19%.

Risks, rules and KPIs

Copperwick's rules: no client above 20% of monthly revenue; three revision rounds per deliverable; the first invoice paid before work starts; ad spend paid by the client directly; extra work quoted as a paid add-on. Its KPIs are pipeline value of at least three times next month's new-revenue goal, a 50% proposal win rate, Booked Jobs at 25% or more of revenue by month 12, no invoices more than 14 days overdue, a satisfaction score of 4.5 out of 5, and a first reply to support questions within one business day.

How to Adapt the Template to Your Type of Agency

An SEO agency and a web design studio can both call themselves digital marketing agencies, yet their plans look very different on paper. The 12 sections stay the same for every agency; four things change: what your packages are built from, how you charge, your main delivery cost (covered under each type below), and the KPI you report to clients.

Agency type	Packages built from	Usual pricing	KPI to report
SEO	Pages, links and audits per month	Monthly retainer	Organic leads and rankings
Paid ads (PPC)	Platforms and ad spend managed	Monthly fee or % of ad spend	Cost per lead, return on ad spend
Content	Articles or videos per month	Retainer or price per piece	Traffic and leads from content
Web design	Pages, features, revision rounds	Project fee plus care plan	Launch date met, enquiries
Email marketing	Campaigns and automated flows per month	Monthly retainer	Revenue per email sent
Full-service	A mix of the above	Tiered retainers	Leads and revenue overall

Find your row, then adjust the sections below. Social media agencies have their own section after this one, because their packages, approvals and churn work differently again.

SEO agency

Build packages from monthly output: pages optimised, articles, links and audits. In the financial plan, list writers and link building as delivery costs, and SEO software as a fixed cost. Results take months, so add a minimum term to the risks section and report organic enquiries, not only rankings, so clients see value before positions settle.

Paid ads (PPC) agency

Write who pays the ad spend, because it changes your cash flow. The client can pay the platforms directly while you charge a management fee or a percentage of spend, or you can pay the platforms and bill the client back, which means you fund the spend until the invoice is paid. In the risks section, cover platform policy changes and account suspensions. Your KPIs are cost per lead and return on ad spend, and your plan should say who owns each ad account.

Content agency

Price per piece or as a monthly retainer for a set number of articles or videos, and define one unit clearly, such as word count or video length. Writers and editors are your main delivery cost, so the team section needs freelance capacity planned ahead. Report traffic and leads from content, and set an approval step so drafts do not stall in the client's inbox.

Web design and development agency

When most of your revenue comes from one-off builds, your 12-month plan needs a pipeline of projects rather than a steady retainer count. Add a monthly care plan to smooth cash flow. In operations, list milestones and payment stages for each build, and in risks, cover scope changes and clients who delay content, because those push launch dates and your next project.

Email marketing agency

Package by campaigns and automated flows per month, with a clear limit on designs and revisions. Delivery costs are mostly copy and design. Your KPI is revenue per email or per subscriber, which needs access to the client's store or CRM data, so write that access into the operations section and the client agreement.

Full-service agency

If you sell tiered retainers that mix several services, the plan gets complicated quickly. Give each service line its own row in the revenue table with its own delivery cost, so you can see which line

makes money. Hiring triggers matter most here, because several contractors and specialists must be coordinated as the client list grows.

Copperwick Studio is fictional; all numbers are illustrative. Blank template and guide: clientish.co/digital-marketing-agency-business-plan/