

# Financial Projections

## Template

Business Planning and Financial Forecasting Tools

Professional Template

Home Care Agency Blueprint(TM) - All Rights Reserved

www.homecareagencyblueprint.com

## Section 2: Monthly Operating Expenses

Understanding your monthly expenses is critical for cash flow management. This section breaks down **fixed costs** (same each month) and **variable costs** (change with client volume).

### Fixed Costs Breakdown

These costs remain relatively constant regardless of how many clients you serve.

Fixed Expense	Low	Typical	High	Your Cost
<b>Office Rent</b> (or home office allocation)	\$0	\$800	\$2,000	\$
<b>Utilities</b> (Electric, Internet, Phone)	\$100	\$250	\$500	\$
<b>Insurance (monthly)</b> (GL, Prof Liability, etc.)	\$500	\$850	\$1,500	\$
<b>Software Subscriptions</b>	\$200	\$400	\$800	\$
<b>Accounting/Bookkeeping</b>	\$150	\$350	\$600	\$
<b>Bank Fees &amp; Merchant Services</b>	\$50	\$100	\$200	\$
<b>Office Supplies</b>	\$50	\$100	\$200	\$
<b>Professional Memberships</b>	\$25	\$75	\$150	\$

Fixed Expense	Low	Typical	High	Your Cost
<b>Marketing (ongoing)</b>	\$200	\$500	\$1,500	\$
<b>Owner Salary/Draw</b>	\$0	\$3,000	\$6,000	\$
<b>Office Staff Salary</b> (if applicable)	\$0	\$2,500	\$5,000	\$
<b>TOTAL FIXED COSTS</b>	<b>\$1,275</b>	<b>\$8,925</b>	<b>\$18,450</b>	<b>\$</b>

### Startup Strategy

Keep fixed costs minimal in Year 1. Work from home, do your own bookkeeping, skip office staff until you have 10+ clients. Every dollar saved extends your runway.

## Variable Costs (Based on Client Hours)

Variable costs scale with your business volume. The more hours you provide, the higher these costs.

Variable Expense	Cost Per Hour	Notes
Caregiver Wages	\$14 - \$22	Depends on market, experience, certifications
Payroll Taxes (Employer)	\$1.40 - \$2.20	Approx 10% of wages (FICA, FUTA, SUTA)
Workers Comp	\$0.70 - \$1.75	5-8% of wages (varies by state)
Benefits (if offered)	\$0 - \$2.00	PTO, health insurance contribution
Mileage Reimbursement	\$0.50 - \$1.00	If caregivers travel between clients
Supplies per Client	\$0.25 - \$0.50	Gloves, PPE, etc.
<b>TOTAL VARIABLE COST/ HOUR</b>	<b>\$16.85 - \$29.45</b>	

### Variable Costs Formula

$$\text{Total Hours} \times \text{Cost Per Hour} = \text{Monthly Variable Costs}$$

Example: 800 hours x \$20.50 = \$16,400/month in variable costs

## Payroll Calculations Worksheet

Calculation	Formula	Example	Your Numbers
Gross Caregiver Wages	Hours x Hourly Rate	800 hrs x \$16 = \$12,800	\$

Calculation	Formula	Example	Your Numbers
<b>Social Security (6.2%)</b>	Gross Wages x 0.062	\$12,800 x 0.062 = \$794	\$
<b>Medicare (1.45%)</b>	Gross Wages x 0.0145	\$12,800 x 0.0145 = \$186	\$
<b>FUTA (0.6%)</b>	Gross Wages x 0.006	\$12,800 x 0.006 = \$77	\$
<b>SUTA (varies)</b>	Gross Wages x State Rate	\$12,800 x 0.027 = \$346	\$
<b>Workers Comp (5-8%)</b>	Gross Wages x WC Rate	\$12,800 x 0.06 = \$768	\$
<b>TOTAL PAYROLL BURDEN</b>	<b>Sum of Above</b>	<b>\$14,971</b>	<b>\$</b>
<b>Burden Rate</b>	Total / Gross Wages	\$14,971 / \$12,800 = 117%	%

### Budget for 115-125% of Wages

Your true labor cost is significantly higher than wages alone. Budget 115-125% of gross wages to cover all employer taxes and workers comp.

# Monthly Expense Budget Template

Use this template to project your monthly expenses at different client volumes.

Expense Category	Startup (5 clients)	Growing (15 clients)	Established (30 clients)	Your Projection
<b>FIXED COSTS</b>				
Office/Rent	\$0	\$500	\$1,200	\$
Utilities & Phone	\$150	\$250	\$400	\$
Insurance (monthly)	\$600	\$800	\$1,200	\$
Software	\$250	\$400	\$600	\$
Marketing	\$300	\$500	\$1,000	\$
Admin Staff	\$0	\$1,500	\$4,500	\$
Other Fixed	\$200	\$350	\$600	\$
<b>Total Fixed</b>	<b>\$1,500</b>	<b>\$4,300</b>	<b>\$9,500</b>	<b>\$</b>
<b>VARIABLE COSTS</b>				
Client Hours/Month	400	1,200	2,400	
Caregiver Wages	\$6,400	\$19,200	\$38,400	\$
Payroll Taxes (10%)	\$640	\$1,920	\$3,840	\$
Workers Comp (6%)	\$384	\$1,152	\$2,304	\$
Supplies & Misc	\$100	\$300	\$600	\$
<b>Total Variable</b>	<b>\$7,524</b>	<b>\$22,572</b>	<b>\$45,144</b>	<b>\$</b>
<b>TOTAL MONTHLY EXPENSES</b>	<b>\$9,024</b>	<b>\$26,872</b>	<b>\$54,644</b>	<b>\$</b>

**Keep Your Burn Rate Low**

Until you reach 10+ steady clients, minimize fixed costs. Every month of runway gives you more time to build your client base. Target fixed costs under \$2,000/month in Year 1.

# Section 3: Revenue Projections

Revenue in home care is straightforward: **Hourly Rate x Client Hours**. This section helps you set competitive rates, project realistic hours, and model different growth scenarios.

## Hourly Rate Setting Guide

Your hourly rate must cover all costs and leave profit. Here's how to calculate your minimum viable rate:

### Minimum Hourly Rate Formula

$$(\text{Labor Cost} + \text{Fixed Cost Allocation} + \text{Profit Margin}) = \text{Hourly Rate}$$

### Step 1: Calculate Your Labor Cost Per Hour

Caregiver Wage	\$16.00
+ Payroll Taxes (10%)	\$1.60
+ Workers Comp (6%)	\$0.96
+ Mileage/Supplies	\$0.50
<b>Total Labor Cost/Hour</b>	<b>\$19.06</b>

### Step 2: Add Fixed Cost Allocation

Monthly Fixed Costs	\$3,000
/ Expected Monthly Hours	800

<b>Fixed Cost Per Hour</b>	<b>\$3.75</b>
----------------------------	---------------

### Step 3: Set Your Rate

Labor Cost/Hour	\$19.06
+ Fixed Cost/Hour	\$3.75
= Break-Even Rate	<b>\$22.81</b>
+ Profit Margin (20%)	\$4.56
<b>TARGET HOURLY RATE</b>	<b>\$27.37</b>

### Market Rate Comparison

Market Type	Private Pay Rate	Medicaid Rate
Low Cost of Living	\$22 - \$28/hr	\$18 - \$22/hr
Average Market	\$26 - \$35/hr	\$20 - \$26/hr
High Cost Metro	\$32 - \$45/hr	\$24 - \$32/hr

## Revenue Calculator

### Monthly Revenue Formula

$$\text{Average Clients} \times \text{Average Hours/Week} \times 4.33 \text{ Weeks} \times \text{Hourly Rate} = \text{Monthly Revenue}$$

## Client Hours Projection

Client Type	Avg Hours/Week	Your Clients	Total Hours/Week
Light Care (companion, errands)	8-15 hrs		
Moderate Care (ADL assistance)	20-30 hrs		
Full-Time Care	40-50 hrs		
24/7 Live-In	168 hrs (billed differently)		
<b>TOTAL</b>			<b>hrs/week</b>

## Monthly Revenue Projection

Metric	Conservative	Moderate	Aggressive	Your Projection
Number of Clients	8	12	18	
Avg Hours/Client/Week	20	22	25	
Total Hours/Week	160	264	450	
Total Hours/Month	693	1,143	1,949	
Hourly Rate	\$28	\$30	\$32	\$

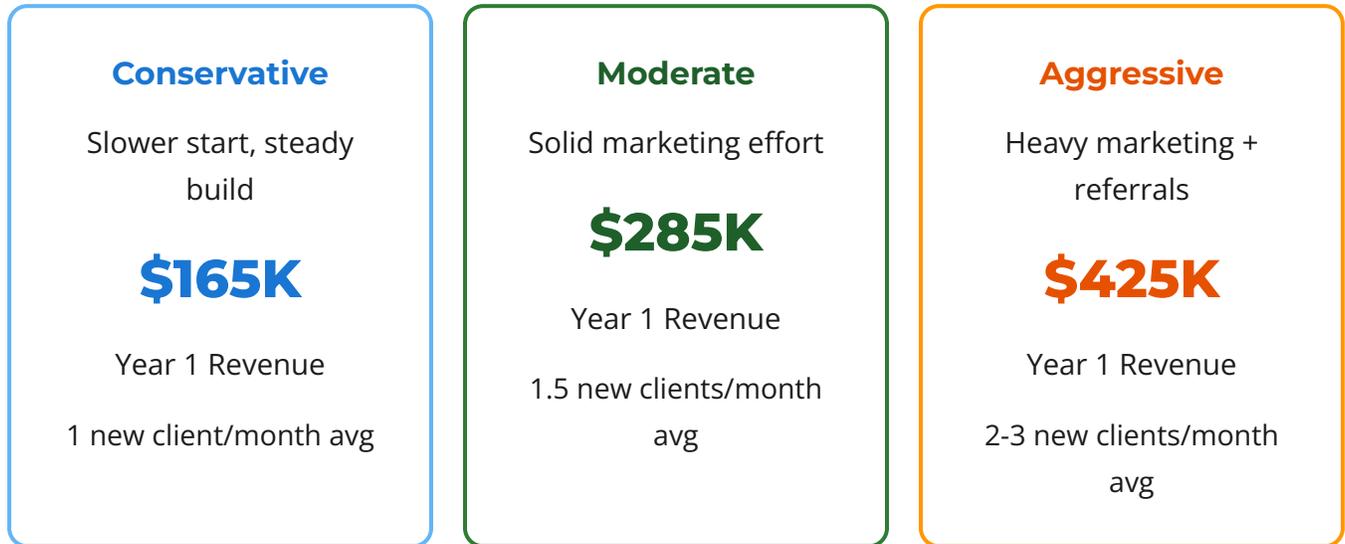
Metric	Conservative	Moderate	Aggressive	Your Projection
MONTHLY REVENUE	\$19,404	\$34,290	\$62,368	\$

### Average Client Profile

The average home care client uses **20-25 hours per week**. Plan for some clients at 12 hours and others at 40+ to reach this average.

## Growth Scenarios - Year 1

Three realistic growth scenarios based on typical home care agency trajectories.



### Conservative Growth Model (12 Months)

Month	New Clients	Total Clients	Hours/Month	Rate	Revenue
Month 1	1	1	87	\$28	\$2,436
Month 2	1	2	173	\$28	\$4,844
Month 3	1	3	260	\$28	\$7,280
Month 4	1	4	347	\$28	\$9,716
Month 5	1	5	433	\$28	\$12,124
Month 6	1	6	520	\$28	\$14,560
Month 7	1	7	607	\$28	\$16,996
Month 8	1	8	693	\$28	\$19,404
Month 9	1	9	780	\$28	\$21,840
Month 10	1	10	867	\$28	\$24,276
Month 11	1	11	953	\$28	\$26,684

Month	New Clients	Total Clients	Hours/Month	Rate	Revenue
Month 12	1	12	1,040	\$28	\$29,120
<b>YEAR 1 TOTAL REVENUE</b>					<b>\$189,280</b>

Assumes: 20 hrs/client/week average, \$28/hr rate, minimal client attrition

### Growth Reality Check

Most agencies add 1-2 clients per month in Year 1. Expect some client turnover (hospitalizations, deaths, family relocations). Budget for 10-15% annual client churn.

# Section 4: 3-Year Financial Projections

Long-term financial planning helps you set goals, track progress, and secure funding if needed. This section provides templates for monthly (Year 1) and annual (Years 2-3) projections.

## Year 1 - Monthly P&L Projection Template

Fill in your projections for each month of Year 1.

Line Item	M1	M2	M3	M4	M5	M6
<b>REVENUE</b>						
Service Revenue	\$2,400	\$4,800	\$7,200	\$10,000	\$12,500	\$15,000
<b>Total Revenue</b>	<b>\$2,400</b>	<b>\$4,800</b>	<b>\$7,200</b>	<b>\$10,000</b>	<b>\$12,500</b>	<b>\$15,000</b>
<b>COST OF SERVICES</b>						
Caregiver Wages	\$1,400	\$2,800	\$4,200	\$5,800	\$7,300	\$8,700
Payroll Taxes	\$140	\$280	\$420	\$580	\$730	\$870
Workers Comp	\$84	\$168	\$252	\$348	\$438	\$522
<b>Total COS</b>	<b>\$1,624</b>	<b>\$3,248</b>	<b>\$4,872</b>	<b>\$6,728</b>	<b>\$8,468</b>	<b>\$10,092</b>
<b>GROSS PROFIT</b>	<b>\$776</b>	<b>\$1,552</b>	<b>\$2,328</b>	<b>\$3,272</b>	<b>\$4,032</b>	<b>\$4,908</b>
<b>OPERATING EXPENSES</b>						
Insurance	\$700	\$700	\$700	\$700	\$700	\$700
Office/Rent	\$0	\$0	\$0	\$0	\$0	\$500
Software	\$300	\$300	\$300	\$300	\$300	\$350
Marketing	\$500	\$400	\$400	\$400	\$400	\$400
Other OpEx	\$300	\$250	\$250	\$250	\$250	\$300

Line Item	M1	M2	M3	M4	M5	M6
<b>Total OpEx</b>	<b>\$1,800</b>	<b>\$1,650</b>	<b>\$1,650</b>	<b>\$1,650</b>	<b>\$1,650</b>	<b>\$2,250</b>
<b>NET PROFIT/(LOSS)</b>	<b>(\$1,024)</b>	<b>(\$98)</b>	<b>\$678</b>	<b>\$1,622</b>	<b>\$2,382</b>	<b>\$2,658</b>

Sample projection - adjust numbers for your market and growth plan

## Year 1 - Monthly P&L Projection (Months 7-12)

Line Item	M7	M8	M9	M10	M11	M12
<b>REVENUE</b>						
Service Revenue	\$18,000	\$21,000	\$24,000	\$27,000	\$29,000	\$32,000
<b>Total Revenue</b>	<b>\$18,000</b>	<b>\$21,000</b>	<b>\$24,000</b>	<b>\$27,000</b>	<b>\$29,000</b>	<b>\$32,000</b>
<b>COST OF SERVICES</b>						
Caregiver Wages	\$10,500	\$12,200	\$14,000	\$15,700	\$16,900	\$18,600
Payroll Taxes	\$1,050	\$1,220	\$1,400	\$1,570	\$1,690	\$1,860
Workers Comp	\$630	\$732	\$840	\$942	\$1,014	\$1,116
<b>Total COS</b>	<b>\$12,180</b>	<b>\$14,152</b>	<b>\$16,240</b>	<b>\$18,212</b>	<b>\$19,604</b>	<b>\$21,576</b>
<b>GROSS PROFIT</b>	<b>\$5,820</b>	<b>\$6,848</b>	<b>\$7,760</b>	<b>\$8,788</b>	<b>\$9,396</b>	<b>\$10,424</b>
<b>OPERATING EXPENSES</b>						
Insurance	\$700	\$750	\$750	\$750	\$750	\$800
Office/Rent	\$500	\$500	\$500	\$500	\$500	\$500
Software	\$350	\$400	\$400	\$400	\$400	\$400
Marketing	\$500	\$500	\$500	\$600	\$600	\$600
Admin Staff	\$0	\$0	\$1,500	\$1,500	\$1,500	\$1,500
Other OpEx	\$300	\$350	\$350	\$400	\$400	\$450
<b>Total OpEx</b>	<b>\$2,350</b>	<b>\$2,500</b>	<b>\$4,000</b>	<b>\$4,150</b>	<b>\$4,150</b>	<b>\$4,250</b>
<b>NET PROFIT</b>	<b>\$3,470</b>	<b>\$4,348</b>	<b>\$3,760</b>	<b>\$4,638</b>	<b>\$5,246</b>	<b>\$6,174</b>

### YEAR 1 SUMMARY

Total Revenue

\$202,900

Total Cost of Services	\$136,996
Gross Profit	\$65,904 (32.5%)
Operating Expenses	\$32,050
<b>NET PROFIT</b>	<b>\$33,854 (16.7%)</b>

## Years 2-3 Annual Projections

Metric	Year 1	Year 2	Year 3
<b>KEY METRICS</b>			
Active Clients (end of year)	12	22	35
Total Billable Hours	6,936	16,500	30,000
Average Hourly Rate	\$28.00	\$29.50	\$31.00
Full-Time Caregivers	5	10	18
<b>REVENUE</b>			
Service Revenue	\$194,208	\$486,750	\$930,000
Other Revenue	\$0	\$5,000	\$15,000
<b>Total Revenue</b>	<b>\$194,208</b>	<b>\$491,750</b>	<b>\$945,000</b>
<b>COST OF SERVICES (58%)</b>			
Direct Labor	\$112,642	\$285,215	\$548,100
<b>Gross Profit</b>	<b>\$81,566 (42%)</b>	<b>\$206,535 (42%)</b>	<b>\$396,900 (42%)</b>
<b>OPERATING EXPENSES</b>			
Insurance	\$8,500	\$15,000	\$25,000
Office & Facilities	\$3,000	\$12,000	\$18,000
Technology	\$4,200	\$8,000	\$15,000
Marketing	\$5,500	\$18,000	\$30,000
Admin Salaries	\$6,000	\$48,000	\$85,000

Metric	Year 1	Year 2	Year 3
Professional Services	\$4,000	\$8,000	\$12,000
Other Operating	\$3,500	\$10,000	\$18,000
<b>Total Operating Expenses</b>	<b>\$34,700</b>	<b>\$119,000</b>	<b>\$203,000</b>
<b>NET PROFIT</b>	<b>\$46,866</b>	<b>\$87,535</b>	<b>\$193,900</b>
<b>Net Profit Margin</b>	<b>24.1%</b>	<b>17.8%</b>	<b>20.5%</b>

### Year 2 Margin Dip is Normal

Notice the margin dips in Year 2 - this is when you're adding staff, office space, and infrastructure to support growth. By Year 3, economies of scale kick in and margins improve.

## Break-Even Analysis

Your **break-even point** is when revenue equals total costs - the moment you stop losing money. Understanding this helps you plan your runway and set targets.

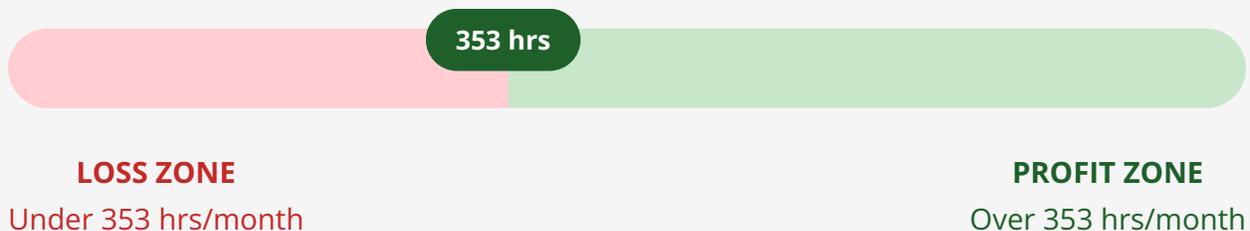
### Break-Even Formula

$$\text{Fixed Costs} / (\text{Revenue per Hour} - \text{Variable Cost per Hour}) = \text{Break-Even Hours}$$

### Your Break-Even Calculation

A. Monthly Fixed Costs	\$3,000	\$
B. Your Hourly Rate	\$28.00	\$
C. Variable Cost per Hour	\$19.50	\$
D. Contribution Margin (B - C)	\$8.50	\$
<b>Break-Even Hours (A / D)</b>	<b>353 hours/month</b>	<b>hours</b>

### Break-Even Visualization



## Break-Even in Client Terms

If Avg Hours/Client/Week Is:	You Need This Many Clients:
15 hours/week (65 hrs/month)	5.4 clients
20 hours/week (87 hrs/month)	4.1 clients
25 hours/week (108 hrs/month)	3.3 clients
30 hours/week (130 hrs/month)	2.7 clients

### Break-Even Timeline

Most home care agencies reach break-even within **4-8 months**. With aggressive marketing and good referral sources, some reach it in 3 months. Plan for 6 months of cash burn in your startup budget.

## Your Break-Even Target

- [ ] Break-even hours per month: \_\_\_\_\_
- [ ] Equivalent number of clients: \_\_\_\_\_
- [ ] Target break-even date: \_\_\_\_\_
- [ ] Cash needed until break-even: \$\_\_\_\_\_

# Cash Flow Projection Template

## Cash Flow is King

Profitable businesses fail due to cash flow problems. In home care, you pay caregivers weekly but may wait 30-60 days for client payments. This creates a cash gap that can sink your business.

Cash Flow Item	M1	M2	M3	M4	M5	M6
<b>Beginning Cash</b>	\$50,000	\$44,876	\$40,628	\$38,506	\$38,228	\$39,260
Cash Inflows						
Client Payments Received	\$0	\$2,400	\$4,800	\$7,200	\$10,000	\$12,500
<b>Total Inflows</b>	<b>\$0</b>	<b>\$2,400</b>	<b>\$4,800</b>	<b>\$7,200</b>	<b>\$10,000</b>	<b>\$12,500</b>
Cash Outflows						
Payroll (all)	\$1,624	\$3,248	\$4,872	\$5,128	\$6,668	\$8,092
Operating Expenses	\$1,800	\$1,650	\$1,650	\$1,650	\$1,650	\$2,250
Insurance (quarterly)	\$1,700	\$0	\$0	\$1,700	\$0	\$0
Equipment/Supplies	\$0	\$1,750	\$400	\$0	\$650	\$158
<b>Total Outflows</b>	<b>\$5,124</b>	<b>\$6,648</b>	<b>\$6,922</b>	<b>\$8,478</b>	<b>\$8,968</b>	<b>\$10,500</b>
<b>Net Cash Flow</b>	<b>(\$5,124)</b>	<b>(\$4,248)</b>	<b>(\$2,122)</b>	<b>(\$1,278)</b>	<b>\$1,032</b>	<b>\$2,000</b>
<b>Ending Cash</b>	<b>\$44,876</b>	<b>\$40,628</b>	<b>\$38,506</b>	<b>\$37,228</b>	<b>\$38,260</b>	<b>\$40,260</b>

## Cash Flow Management Tips

- **Collect deposits:** Require 1-2 weeks payment upfront
- **Invoice immediately:** Send invoices same day as service
- **Offer auto-pay:** Credit card or ACH for reliable collection
- **Monitor AR:** Follow up on payments over 30 days immediately

- **Negotiate payment terms:** Ask vendors for Net 30 when possible

# Section 5: Key Metrics Dashboard

Track these key performance indicators (KPIs) monthly to ensure your agency is healthy and growing. Compare your numbers to industry benchmarks.



GROSS PROFIT MARGIN

**30-40%**

Target: 35%+



NET PROFIT MARGIN

**15-25%**

Target: 20%+



REVENUE PER CLIENT

**\$2,400/mo**

Based on 20 hrs/week @ \$28/hr



COST PER BILLABLE HOUR

**\$18-22**

All-in caregiver cost

## Operational KPIs

Metric	Formula	Target	Your Number
Caregiver Utilization Rate	Billable Hours / Available Hours	85-95%	%
Billing Rate Spread	Bill Rate - Pay Rate	\$10-15/hr	\$

Metric	Formula	Target	Your Number
<b>Client Acquisition Cost</b>	Marketing Spend / New Clients	\$200-500	\$
<b>Client Lifetime Value</b>	Avg Monthly Revenue x Avg Tenure	\$20,000+	\$
<b>Caregiver Turnover Rate</b>	Caregivers Left / Avg Headcount	Under 50%	%
<b>Days Sales Outstanding</b>	AR Balance / Daily Revenue	Under 30 days	days

## Monthly Metrics Tracker

KPI	Jan	Feb	Mar	Apr	May	Jun
Active Clients						
Billable Hours						
Revenue						
Gross Margin %						
Net Margin %						
Utilization %						
New Clients						
Lost Clients						

## Profit Margin Targets by Stage

Stage	Timeline	Revenue	Gross Margin	Net Margin
<b>Startup</b>	Months 1-6	\$0-50K	25-35%	-20% to 0%
<b>Growth</b>	Months 7-18	\$50K-200K	32-38%	5-15%
<b>Established</b>	Years 2-3	\$200K-500K	35-42%	15-22%
<b>Mature</b>	Year 3+	\$500K+	38-45%	18-28%

## Revenue Per Client Analysis

### Revenue Per Client Formula

$$\text{Hours/Week} \times 4.33 \text{ Weeks} \times \text{Hourly Rate} = \text{Monthly Revenue/Client}$$

Hours/Week	@ \$25/hr	@ \$28/hr	@ \$32/hr	@ \$35/hr
10 hours	\$1,083	\$1,212	\$1,386	\$1,516
15 hours	\$1,624	\$1,819	\$2,078	\$2,273
20 hours	\$2,165	\$2,425	\$2,771	\$3,031
25 hours	\$2,706	\$3,031	\$3,464	\$3,789
30 hours	\$3,248	\$3,637	\$4,157	\$4,547
40 hours	\$4,330	\$4,850	\$5,542	\$6,062

## Caregiver Utilization Rate

Utilization measures how efficiently you're using your caregiver workforce. Low utilization means you're paying for labor you're not billing.

### Utilization Formula

$$\text{(Billable Hours / Total Paid Hours)} \times 100 = \text{Utilization \%}$$

Example: (160 billable / 180 paid) x 100 = 89% utilization

Utilization %	Rating	Action
<b>Under 75%</b>	Poor	Too many caregivers for client load; reduce staff or find more clients
<b>75-85%</b>	Fair	Room for improvement; optimize scheduling
<b>85-92%</b>	Good	Healthy balance; room for coverage gaps
<b>92-98%</b>	Excellent	Highly efficient; may need to hire soon
<b>Over 98%</b>	Risk Zone	No slack for callouts; hire immediately

# Appendix: Formulas & Quick Reference

## Essential Financial Formulas

Formula Name	Calculation
Monthly Revenue	Clients x Avg Hrs/Week x 4.33 x Hourly Rate
Gross Profit	Revenue - Cost of Services
Gross Margin %	$(\text{Gross Profit} / \text{Revenue}) \times 100$
Net Profit	Gross Profit - Operating Expenses
Net Margin %	$(\text{Net Profit} / \text{Revenue}) \times 100$
Break-Even Hours	$\text{Fixed Costs} / (\text{Bill Rate} - \text{Variable Cost})$
Labor Burden Rate	Wage x 1.17 (includes taxes, WC, etc.)
Utilization Rate	$(\text{Billable Hours} / \text{Total Paid Hours}) \times 100$
Client Acquisition Cost	Marketing Spend / New Clients Acquired
Client Lifetime Value	Monthly Revenue x Average Client Tenure (months)
Days Sales Outstanding	$\text{Accounts Receivable} / (\text{Annual Revenue} / 365)$

## Quick Reference Numbers

### Payroll Tax Rates (2024)

- Social Security: 6.2%
- Medicare: 1.45%
- FUTA: 0.6% (first \$7K)

### Industry Benchmarks

- Avg Bill Rate: \$26-35/hr
- Avg Caregiver Wage: \$14-20/hr
- Gross Margin Target: 35-42%

- SUTA: 1.5-5.4% (varies by state)
- **Total Employer: ~10%**

- Net Margin Target: 15-22%
- Utilization Target: 85-92%

## Milestone Checklist

Milestone	Target	Typical Timeline	Achieved
First Client	1 client	Month 1-2	[ ]
Break-Even	~4 clients	Month 4-6	[ ]
\$10K Monthly Revenue	~5 clients	Month 4-6	[ ]
\$25K Monthly Revenue	~10 clients	Month 8-12	[ ]
First Office Staff	12+ clients	Month 9-12	[ ]
\$50K Monthly Revenue	~20 clients	Year 1-2	[ ]
\$100K Monthly Revenue	~40 clients	Year 2-3	[ ]

# Your Financial Planning Notes

## Key Assumptions

---

---

---

---

## Funding Sources

---

---

---

---

## Growth Goals

---

---

---

---

## Action Items

---

---

---

---

---

## **Home Care Agency Blueprint(TM)**

[homecareagencyblueprint.com](http://homecareagencyblueprint.com)

This workbook is for informational and planning purposes only. Consult with financial and legal professionals for advice specific to your situation. Numbers shown are examples and industry averages - your actual results will vary based on market, execution, and other factors.