

lumin

D I G I T A L

Agency Report



Client Analysis

NEW CLIENTS

4

▲ 3 from last month



The number of new clients acquired during the period. New clients are vital to the continued growth of the business. However, a strong focus is also placed over the retention of existing clients.

CONVERSION RATE

25%

▲ 4% from last month



The percent of leads that turn into clients. This can help determine whether we need a change in our conversion processes, and whether our services are a good fit for the market.

CLIENT ACQUISITION COST

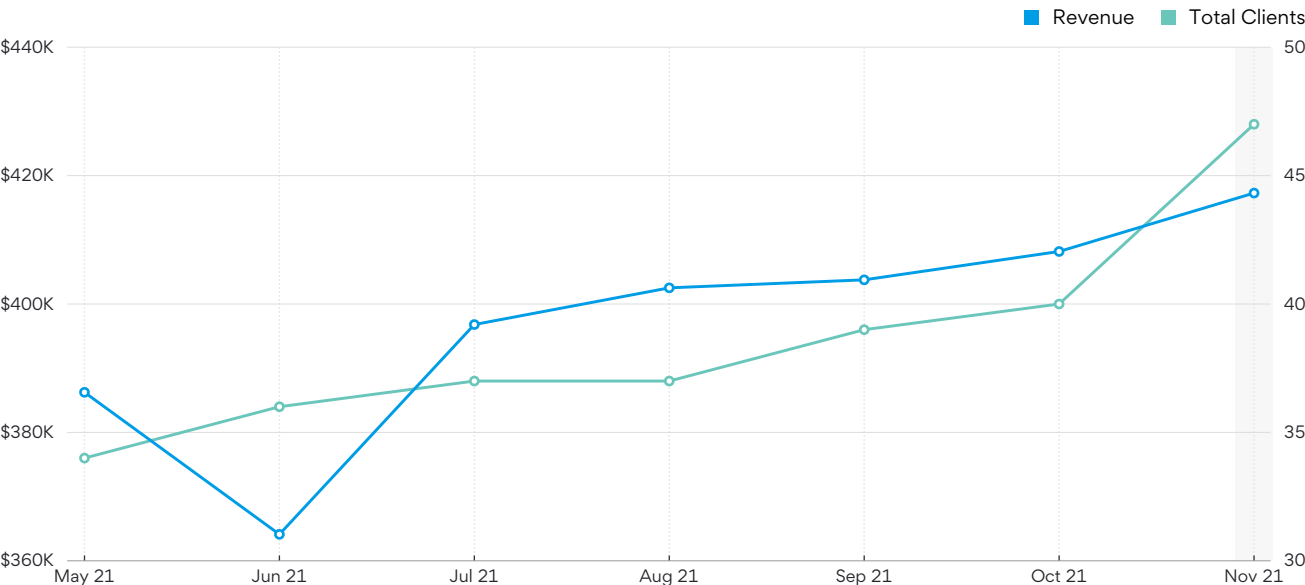
\$947

▲ \$147 vs target

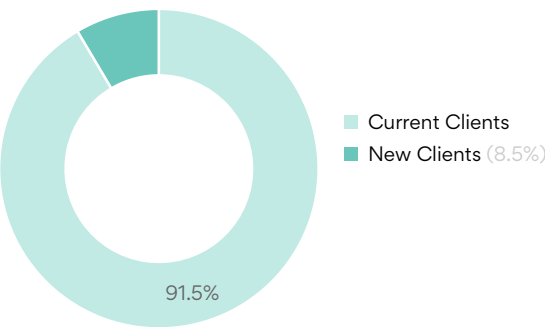


CAC is the marketing spend per month divided by the number of new clients. A measure of how effective our marketing campaigns are. Lowering CAC may pave the way for reinvestment into the agency's sales team.

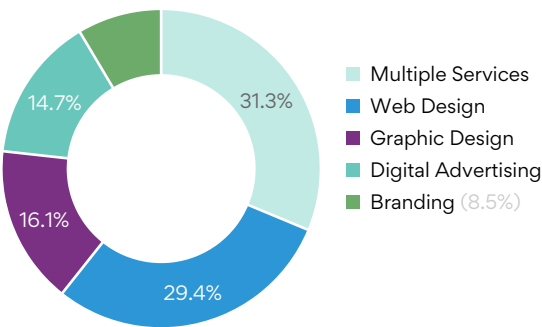
Revenue vs Client growth



Client Mix



Services our clients use most



Projects

AVERAGE LEAD TIME PER PROJE...

17 Days

▲ 31% from last month



Knowing the lead time is key in managing client expectations and knowing what the workload will be in the upcoming period.

ACTUAL VS ESTIMATED COST

101%

▼ -3% from last month



The variance of actual project spend vs estimated project spend. This will cover resource cost as well as any other spend on the project.

ACTUAL VS ESTIMATED TIME

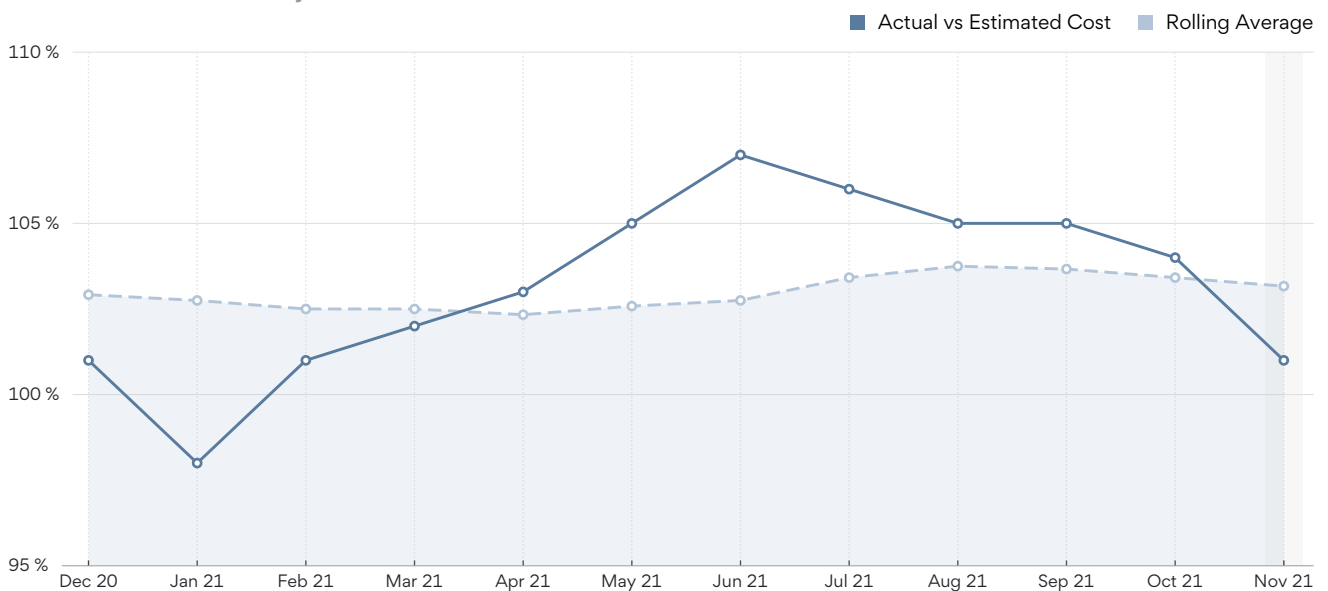
104%

▲ 7% from last month

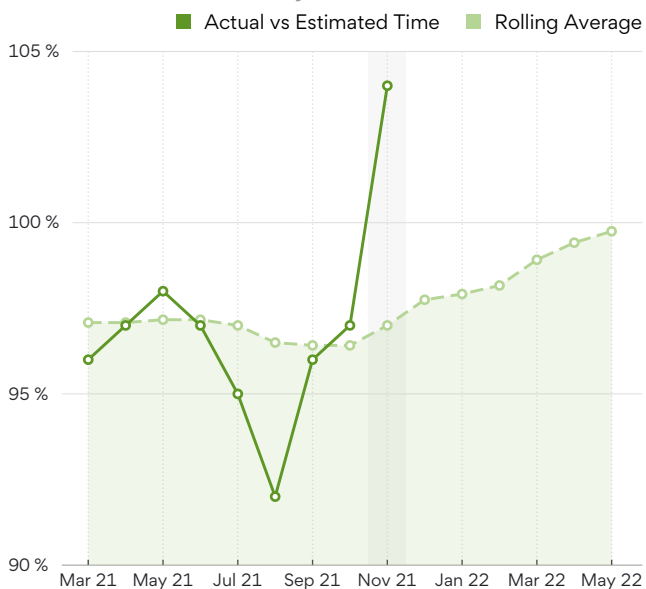


The variance of the actual project time spent versus the estimated project time. Tracking this is essential to accurately price services.

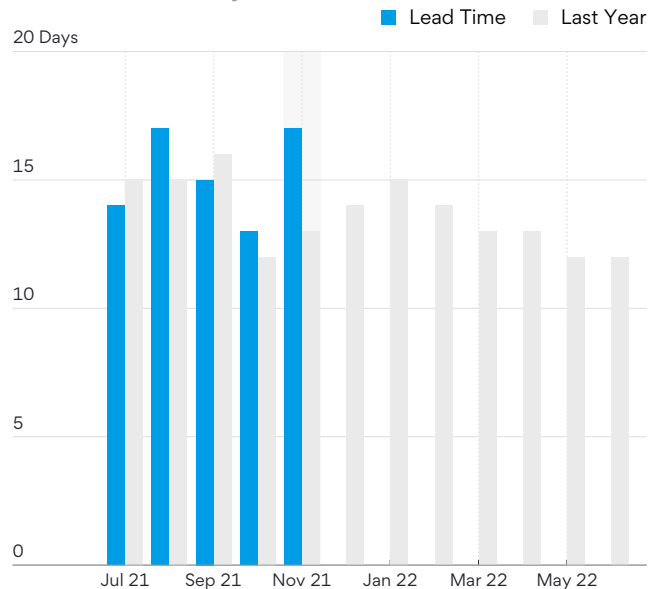
Actual vs Estimated Project Cost



Actual vs Estimated Project Time

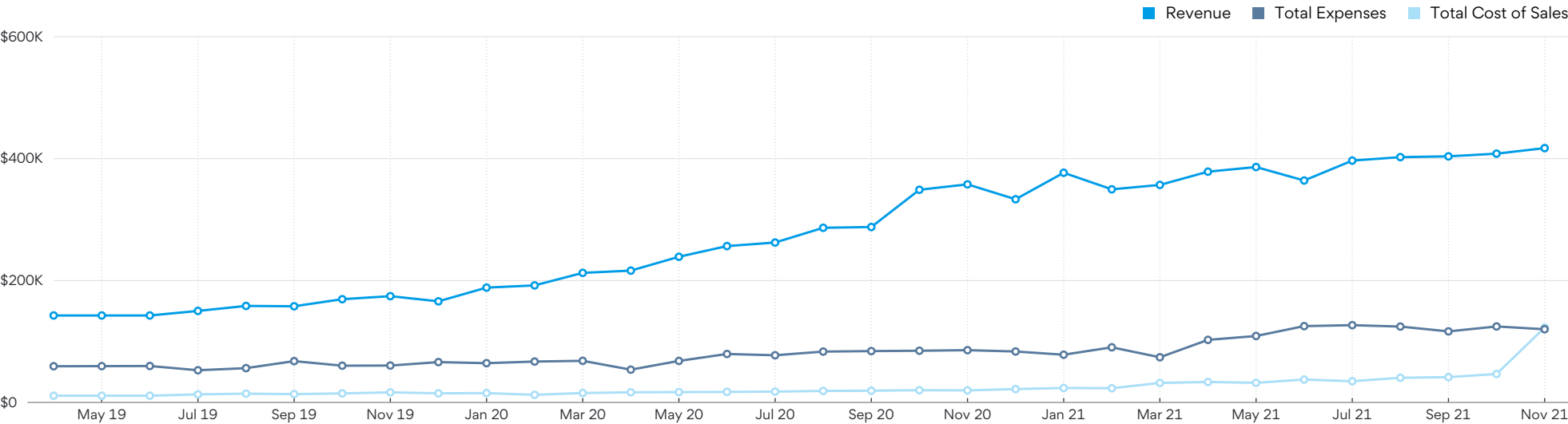


Lead Time Per Project vs Last Year



Revenue & Expenses

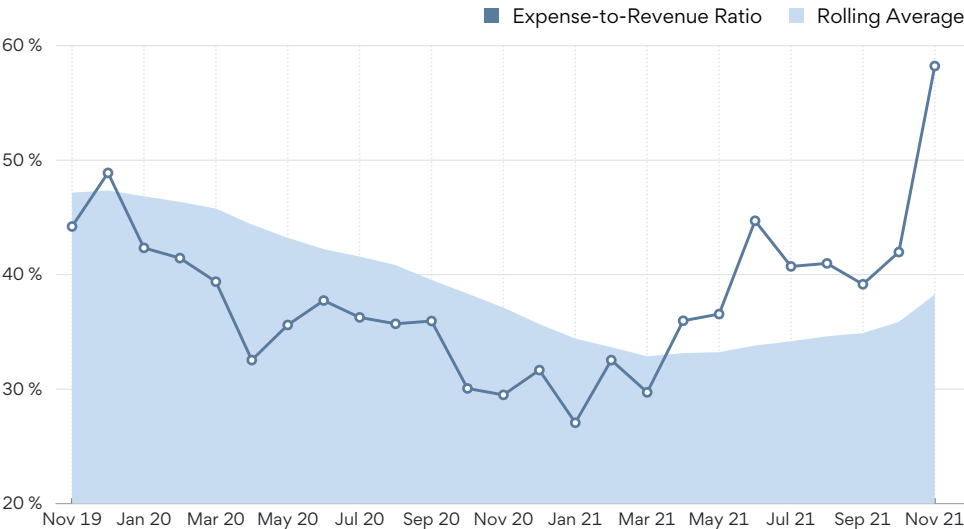
Metrics across all time



Expenses breakdown

| | |
|-----------------------------|----------|
| Salaries & Wages | \$75,329 |
| Travel & Accommodation | \$8,675 |
| Entertainment | \$6,897 |
| Advertising & Promotions | \$6,425 |
| Insurance | \$4,909 |
| Marketing | \$3,790 |
| Training & Education | \$3,253 |
| Lighting & Power | \$2,025 |
| Depreciation & Amortisation | \$1,889 |
| Charitable Donations | \$1,562 |

Expense-to-Revenue Ratio



Profit & Loss

| PROFIT & LOSS | Nov 2021 | Budget (Nov 2021) | This month vs budget (%) |
|---|------------------|-------------------|--------------------------|
| Revenue | | | |
| Branding | \$24,090 | \$23,589 | 2.12% |
| Digital Advertising | \$11,308 | \$12,304 | -8.09% |
| Graphic Design | \$69,833 | \$61,310 | 13.90% |
| Website Design | \$312,050 | \$286,654 | 8.86% |
| Total Revenue | \$417,281 | \$383,857 | 8.71% |
| Cost of Sales | | | |
| Commissions | \$9,976 | \$8,759 | 13.90% |
| Consulting Fees | \$84,330 | \$12,161 | 593.46% |
| General Expenses | \$18,542 | \$18,877 | -1.77% |
| Client Software | \$10,000 | \$7,400 | 35.14% |
| Total Cost of Sales | \$122,848 | \$47,196 | 160.29% |
| Gross Profit | \$294,433 | \$336,661 | -12.54% |
| Expenses | | | |
| Bank Fees | \$501 | \$668 | -24.94% |
| Charitable Donations | \$1,562 | \$1,465 | 6.64% |
| Depreciation & Amortisation | \$1,889 | \$2,000 | -5.53% |
| Entertainment | \$6,897 | \$5,736 | 20.24% |
| Employee Expenses | | | |
| Salaries & Wages | \$75,329 | \$75,329 | 0.00% |
| Training & Education | \$3,253 | \$3,080 | 5.62% |
| Total Employee Expenses | \$78,582 | \$78,409 | 0.22% |
| Insurance | \$4,909 | \$3,365 | 45.88% |
| Marketing Expenses | | | |
| Advertising & Promotions | \$6,425 | \$4,405 | 45.87% |
| Online Advertising | \$203 | \$184 | 10.11% |
| Print Advertising | \$640 | \$540 | 18.52% |
| Marketing | \$3,790 | \$4,000 | -5.26% |
| Total Marketing Expenses | \$11,058 | \$9,129 | 21.13% |
| Office Expenses | | | |
| Lighting & Power | \$2,025 | \$2,289 | -11.54% |
| Repairs & Maintenance | \$1,280 | \$1,000 | 28.00% |
| Telephone & Internet | \$800 | \$841 | -4.93% |
| Utilities | \$707 | \$700 | 1.03% |
| Total Office Expenses | \$4,812 | \$4,830 | -0.38% |
| Postage | \$67 | \$32 | 108.34% |
| Travel & Accommodation | \$8,675 | \$9,000 | -3.61% |
| Printing & Stationery | \$23 | \$40 | -42.58% |
| Website | \$1,126 | \$1,000 | 12.56% |
| Total Expenses | \$120,100 | \$115,674 | 3.83% |
| Operating Profit | \$174,333 | \$220,987 | -21.11% |
| Other Income | | | |
| Other Revenue | \$37,670 | \$15,169 | 148.34% |
| Earnings Before Interest & Tax | \$212,003 | \$236,156 | -10.23% |
| Interest Income | | | |
| Interest Income | \$1,163 | \$1,000 | 16.29% |

| | Nov 2021 | Budget (Nov 2021) | This month vs budget (%) |
|----------------------------|------------------|-------------------|--------------------------|
| Interest Expenses | | | |
| Loan Interest | \$160 | \$160 | 0.00% |
| Earnings Before Tax | \$213,006 | \$236,996 | -10.12% |
| Tax Expenses | | | |
| Income Tax Expense | \$8,000 | \$20,246 | -60.49% |
| Payroll Tax | \$1,046 | \$2,046 | -48.86% |
| Superannuation | \$500 | \$497 | 0.66% |
| Tax Expense | \$200 | \$300 | -33.33% |
| Earnings After Tax | \$203,260 | \$213,907 | -4.98% |
| Net Income | \$203,260 | \$213,907 | -4.98% |

KPI Analysis



Critical KPIs:

✓ Revenue

Revenue \$417,281 (Last month \$408,181)

Positive trend upwards compared to the prior period. Strategies to improve Revenue include increasing price and improving the Upsell Rate.

✓ Utilisation

Utilisation Rate 86% (Last month 85%)

The percentage of time that the team spends billing clients. The higher percentage the better, but it is important to consider employees also need time for non-client related tasks.

Breakeven Analysis

TOTAL REVENUE

\$417,281



A measure of the total amount of cash received by the company for goods sold or services provided.

EXPENSES TO REVENUE RATIO

58.22%



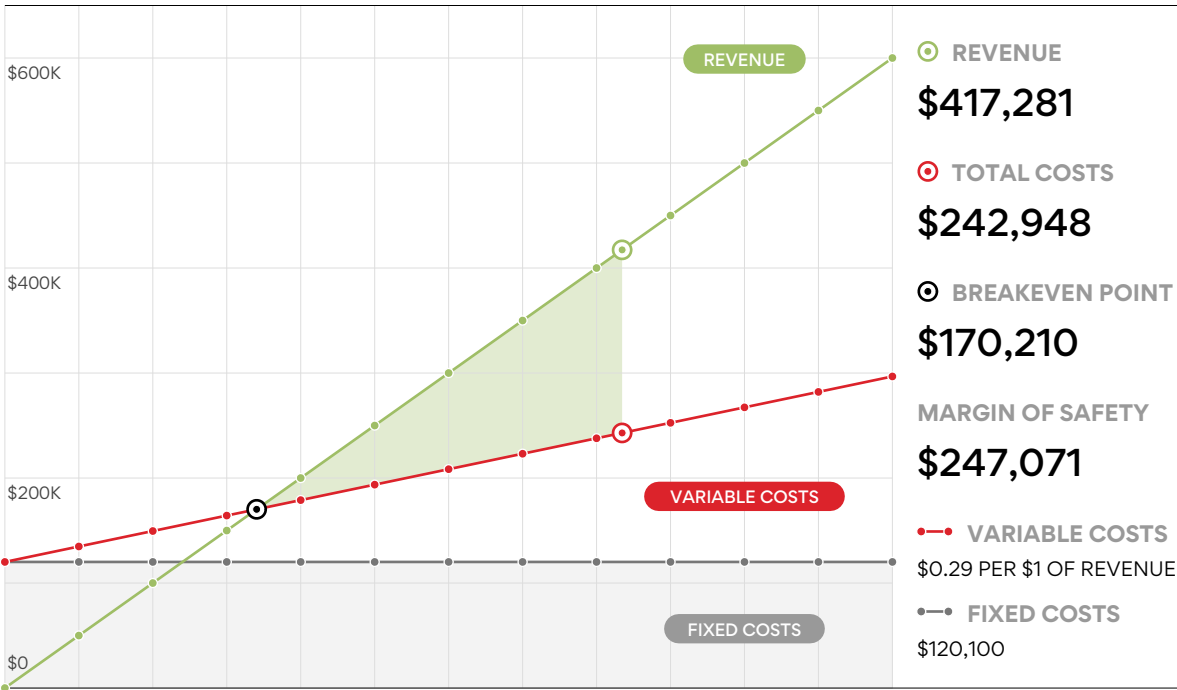
A measure of how efficiently the business is conducting its operations.

BREAKEVEN MARGIN OF SAFETY

\$247,071



The breakeven safety margin represents the gap between the actual revenue level and the breakeven point. In other words, the amount by which revenue can drop before losses begin to be incurred.



Cash Flow

NET CASH FLOW

\$162,943

Net cash flow is the cash flow remaining after operating, investing and financing activities. Financing activities may include cash outflows such as interest payments to lenders or dividend payments to shareholders

OPERATING CASH FLOW

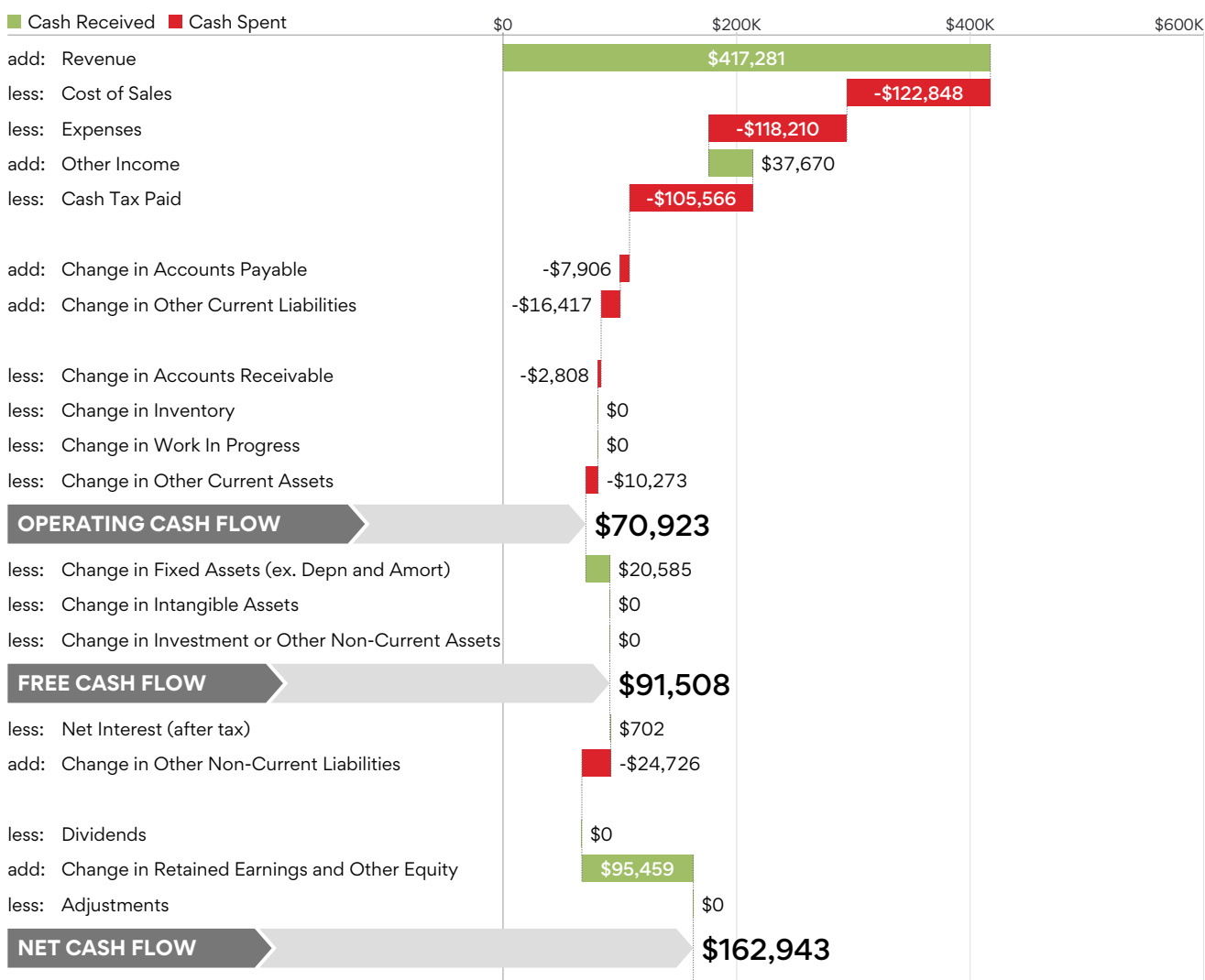
\$70,923

Operating cash flow is simply the cash generated by the operating activities of the business. Operating activities include the production, sales and delivery of the company's product and/or services as well as collecting payment from its customers and making payment to suppliers.

FREE CASH FLOW

\$91,508

Free cash flow is the cash generated by the business after paying its expenses and investing in future growth. It is the cash left after subtracting capital expenditure from operating cash flow. The term "free cash flow" is used because this cash is free to be paid back to the suppliers of capital.



Net Cash Flow can also be calculated as:

Change in Cash on Hand -\$70,306 (Open: \$970,248, Close: \$899,942) — **Change in Debt** \$39,115 (Open: \$378,655, Close: \$417,769)

Forecasted Financials

| PROFIT & LOSS | Jul 2021 | Aug 2021 | Sep 2021 | Oct 2021 | Nov 2021 | Dec 2021 | Jan 2022 | Feb 2022 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 | Total |
|-----------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------------|
| Revenue | | | | | | | | | | | | | |
| Branding | \$25,483 | \$25,483 | \$25,921 | \$26,100 | \$24,090 | \$25,225 | \$25,263 | \$25,305 | \$25,333 | \$25,212 | \$25,240 | \$25,111 | \$303,766 |
| Digital Advertising | \$10,590 | \$11,000 | \$12,098 | \$12,085 | \$11,308 | \$11,713 | \$11,685 | \$11,741 | \$11,765 | \$11,699 | \$13,599 | \$13,444 | \$142,727 |
| Graphic Design | \$60,870 | \$65,095 | \$64,695 | \$67,991 | \$69,833 | \$72,645 | \$75,214 | \$77,783 | \$80,353 | \$82,922 | \$85,491 | \$88,060 | \$890,951 |
| Website Design | \$299,859 | \$300,940 | \$301,050 | \$302,005 | \$312,050 | \$316,035 | \$321,535 | \$327,035 | \$332,535 | \$338,035 | \$345,035 | \$350,535 | \$3,846,649 |
| Total Revenue | \$396,802 | \$402,518 | \$403,764 | \$408,181 | \$417,281 | \$425,618 | \$433,697 | \$441,865 | \$449,986 | \$457,867 | \$469,365 | \$477,150 | \$5,184,093 |
| Cost of Sales | | | | | | | | | | | | | |
| Commissions | \$8,696 | \$9,299 | \$9,242 | \$9,713 | \$9,976 | \$9,932 | \$10,115 | \$10,298 | \$10,482 | \$10,665 | \$10,848 | \$11,031 | \$120,297 |
| Consulting Fees | \$5,971 | \$6,966 | \$14,301 | \$15,656 | \$84,330 | \$23,524 | \$24,778 | \$26,031 | \$27,285 | \$28,539 | \$29,793 | \$31,047 | \$318,222 |
| General Expenses | \$10,135 | \$14,231 | \$7,974 | \$11,304 | \$18,542 | \$12,092 | \$12,281 | \$12,469 | \$12,658 | \$12,847 | \$13,035 | \$13,224 | \$150,793 |
| Client Software | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$10,000 | \$11,087 | \$11,674 | \$12,261 | \$12,848 | \$13,435 | \$14,022 | \$14,609 | \$139,935 |
| Total Cost of Sales | \$34,803 | \$40,497 | \$41,518 | \$46,673 | \$122,848 | \$56,635 | \$58,847 | \$61,060 | \$63,273 | \$65,485 | \$67,698 | \$69,911 | \$729,247 |
| Gross Profit | \$361,999 | \$362,021 | \$362,246 | \$361,509 | \$294,433 | \$368,983 | \$374,850 | \$380,805 | \$386,713 | \$392,381 | \$401,667 | \$407,239 | \$4,454,846 |
| Expenses | | | | | | | | | | | | | |
| Bank Fees | \$1,154 | \$1,144 | -\$2,079 | \$501 | \$501 | \$751 | \$700 | \$686 | \$700 | \$686 | \$1,697 | \$1,697 | \$8,139 |
| Charitable Donations | \$1,466 | \$1,364 | -\$1,193 | \$919 | \$1,562 | \$361 | \$1,542 | \$1,880 | \$1,790 | \$2,899 | \$1,613 | \$2,595 | \$16,797 |
| Depreciation & Amortisation | \$233 | \$233 | \$233 | \$233 | \$1,889 | \$0 | \$0 | \$833 | \$833 | \$833 | \$833 | \$833 | \$6,988 |
| Entertainment | \$5,753 | \$4,072 | \$8,860 | \$4,527 | \$6,897 | \$12,326 | \$6,821 | \$12,398 | -\$793 | \$7,435 | \$3,775 | \$7,731 | \$79,801 |
| Employee Expenses | \$83,039 | \$84,538 | \$80,313 | \$92,286 | \$78,582 | \$89,982 | \$92,783 | \$100,644 | \$92,955 | \$120,629 | \$121,956 | \$129,472 | \$1,167,179 |
| Insurance | \$4,153 | \$4,766 | \$4,226 | \$4,390 | \$4,909 | \$4,247 | \$4,241 | \$5,568 | \$4,458 | \$6,788 | \$6,078 | \$5,935 | \$59,758 |
| Marketing Expenses | \$9,811 | \$10,303 | \$9,921 | \$10,875 | \$11,058 | \$10,780 | \$10,509 | \$9,533 | \$12,714 | \$10,848 | \$16,227 | \$24,426 | \$147,004 |
| Office Expenses | \$12,078 | \$8,252 | \$5,002 | \$2,228 | \$4,812 | \$3,044 | \$1,908 | \$3,274 | \$1,363 | \$702 | \$12,023 | \$14,492 | \$69,176 |
| Postage | \$178 | \$100 | -\$67 | \$67 | \$67 | \$47 | \$80 | \$80 | \$329 | \$282 | \$147 | \$147 | \$1,457 |
| Travel & Accommodation | \$7,526 | \$8,277 | \$7,225 | \$7,262 | \$8,675 | \$7,553 | \$7,716 | \$9,900 | \$7,558 | \$10,192 | \$11,030 | \$10,753 | \$103,667 |
| Printing & Stationery | \$80 | \$62 | \$53 | \$32 | \$23 | \$24 | \$41 | \$244 | \$125 | \$133 | \$61 | \$353 | \$1,233 |
| Website | \$1,307 | \$1,364 | \$4,101 | \$1,340 | \$1,126 | \$0 | \$0 | \$0 | \$0 | \$0 | \$1,552 | \$1,594 | \$12,383 |
| Total Expenses | \$126,778 | \$124,473 | \$116,596 | \$124,659 | \$120,100 | \$129,114 | \$126,340 | \$145,040 | \$122,033 | \$161,426 | \$176,991 | \$200,030 | \$1,673,581 |
| Operating Profit | \$235,221 | \$237,548 | \$245,650 | \$236,850 | \$174,333 | \$239,869 | \$248,510 | \$235,765 | \$264,680 | \$230,955 | \$224,676 | \$207,209 | \$2,781,265 |

| | Jul 2021 | Aug 2021 | Sep 2021 | Oct 2021 | Nov 2021 | Dec 2021 | Jan 2022 | Feb 2022 | Mar 2022 | Apr 2022 | May 2022 | Jun 2022 | Total |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------------------|
| Other Income | | | | | | | | | | | | | |
| Other Revenue | \$19,129 | \$22,943 | \$22,627 | \$19,720 | \$37,670 | \$41,715 | \$49,237 | \$56,759 | \$64,280 | \$71,802 | \$79,323 | \$86,845 | \$572,051 |
| Earnings Before Interest & Tax | \$254,351 | \$260,491 | \$268,276 | \$256,570 | \$212,003 | \$281,584 | \$297,747 | \$292,524 | \$328,960 | \$302,757 | \$303,999 | \$294,054 | \$3,353,316 |
| Interest Income | | | | | | | | | | | | | |
| Interest Income | \$917 | \$1,076 | \$851 | \$1,582 | \$1,163 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$5,589 |
| Interest Expenses | | | | | | | | | | | | | |
| Loan Interest | \$9,600 | \$160 | \$1,120 | \$160 | \$160 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$11,200 |
| Earnings Before Tax | \$245,667 | \$261,407 | \$268,007 | \$257,992 | \$213,006 | \$281,584 | \$297,747 | \$292,524 | \$328,960 | \$302,757 | \$303,999 | \$294,054 | \$3,347,705 |
| Tax Expenses | | | | | | | | | | | | | |
| Income Tax Expense | \$12,411 | \$12,611 | \$12,811 | \$10,121 | \$8,000 | \$73,212 | \$77,414 | \$76,056 | \$85,530 | \$78,717 | \$79,040 | \$76,454 | \$602,376 |
| Payroll Tax | \$7,584 | \$4,864 | \$4,384 | \$1,184 | \$1,046 | \$15,221 | \$18,816 | \$0 | \$0 | \$5,318 | \$4,163 | \$6,766 | \$69,346 |
| Superannuation | \$133 | \$861 | \$592 | \$247 | \$500 | \$9,784 | \$10,290 | \$11,094 | \$10,344 | \$13,129 | \$12,790 | \$13,647 | \$83,413 |
| Tax Expense | \$1,377 | \$1,560 | \$1,410 | \$650 | \$200 | \$1,556 | \$1,422 | \$1,673 | \$1,580 | \$1,828 | \$1,779 | \$1,913 | \$16,949 |
| Earnings After Tax | \$224,162 | \$241,511 | \$248,810 | \$245,790 | \$203,260 | \$181,812 | \$189,805 | \$203,700 | \$231,507 | \$203,765 | \$206,227 | \$195,274 | \$2,575,621 |
| Net Income | \$224,162 | \$241,511 | \$248,810 | \$245,790 | \$203,260 | \$181,812 | \$189,805 | \$203,700 | \$231,507 | \$203,765 | \$206,227 | \$195,274 | \$2,575,621 |

Forward Planning

Cash on Hand

