Real Estate Agent Business Plan

Your goal for the year, the numbers behind it, where business will come from and what you'll spend

Agent name _____ Year _____ Market area or farm _____

1. My goal for the year

Work the numbers out on page 3 or in the Excel calculator, then copy them here.

Why I'm doing this, in one sentence: _____

Number	Mine
Income I want to keep, before personal taxes	$
Gross commission income (GCI) I need	$
Closings I need	
Appointments I need	
New conversations I need each week	

2. Where my business will come from

Pick three to five sources. Give each one a number and a weekly action.

Lead source	Closings I expect	What I'll do each week	Monthly cost
Sphere and past clients			$
Open houses			$
Farm area: mail and door knocking			$
Expired listings and FSBO			$
Online leads and social media			$

3. My budget

Expense	Per month	Per year
MLS, association and license fees	$	$
Brokerage fees	$	$
Marketing and advertising	$	$
Photos, staging and signs	$	$
Technology and CRM	$	$
Car and travel	$	$
Education	$	$
Other	$	$
Total	$	$

My Week and My Review Dates

Time is the budget most plans leave out

4. My week

Block lead generation first. It is the first thing to slip.

Activity	Hours a week	Days and times
Lead generation: calls, visits, messages		
Follow-up with leads and past clients		
Appointments and showings		
Listing and client service		
Learning and admin		

5. Review dates

At each review: closings against the goal, leads by source, cost per closing, what to stop and what to add.

Q1 _____ Q2 _____ Q3 _____ Q4 _____

My three priorities for the next 90 days

Priority	First step	By when
1		
2		
3		

Monthly tracker

Month	Conversations	Appointments	Signed	Closed	GCI
Jan					$
Feb					$
Mar					$
Apr					$
May					$
Jun					$
Jul					$
Aug					$
Sep					$
Oct					$
Nov					$
Dec					$
Total					$

Goal Math Worksheet

Turn the income you want into closings, appointments and weekly conversations

Step	Example	Mine
A. Income I want to keep, before personal taxes	$80,000	
B. Business expenses for the year	$9,530	
C. My share of each commission after the brokerage split	70%	
D. Gross commission income (GCI) I need = (A + B) ÷ C	$127,900	
E. Average sale price in my market	$400,000	
F. Average commission rate per side	2.5%	
G. Commission per closing = E × F	$10,000	
H. Closings I need = D ÷ G, rounded up	13	
I. Share of signed clients who close	80%	
J. Signed clients I need = H ÷ I, rounded up	17	
K. Share of appointments that sign with me	50%	
L. Appointments I need = J ÷ K, rounded up	34	
M. Share of conversations that become appointments	10%	
N. Conversations I need = L ÷ M, rounded up	340	
O. Conversations a week = N ÷ 50 working weeks, rounded up	7	

The example uses sample numbers only. It isn't a typical agent or a recommended rate. Commission rates are negotiable and not set by law. $9,530 is the median yearly business expense REALTORS reported for 2025 (NAR 2026 Member Profile). Replace every number with your own.

How to read it

A to D: what you keep plus what you spend, divided by your split, is the commission you must bring in.

E to H: your average commission per closing turns that into a number of closings.

I to O: your own conversion rates turn closings into appointments and weekly conversations.

No history yet? Ask your broker for the office's averages, then swap in your own after 90 days.

A planning aid, not financial, legal or tax advice.
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