

Real Estate Agency Business Plan

Sample plan for Cornerstone Realty Group (fictional example)

Prepared by: [Owner name]

[Business address]

[Phone] | [Email] | [Website]

Date: [Month, Year]

How to use this sample: the business name, figures and descriptions are a fictional example to show what a finished plan looks like. Replace everything in [brackets] and every example number with your own research before you share it. Cost ranges are rough planning figures and vary widely by location.

1. Executive Summary

Cornerstone Realty Group is a new real estate agency business based in [City, State]. We will serve first-time homebuyers and move-up sellers, offering buyer representation, listing and marketing services for sellers and property management referrals. Our goal is to become the go-to choice for [your target customer] in [your area] by [your key difference, such as quality, speed, price or specialty].

We project first-year revenue of about \$400,000, growing to \$575,000 by year three. Startup costs are estimated between \$28,000 and \$139,000. We are seeking \$84,000 in [loan / investment / owner funds] to cover startup costs and working capital. [Add one or two sentences on the owner's experience and any early traction such as signed customers, pre-orders or a secured location.]

2. Company Description

Real estate brokerages earn commission on closed deals, so the plan centers on agent count, transactions per agent and the commission split. Explain your niche, how you will recruit agents, how you generate leads and what the brokerage keeps after splits and fees.

Item	Details
Legal name	[Cornerstone Realty Group LLC]
Legal structure	[LLC / sole proprietorship / corporation / partnership]
Location	[Address or service area]
Owners	[Names and ownership %]
Stage	[Idea / pre-launch / operating since 20XX]

Mission statement

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3. Products and Services

Offering	Description	Price	Cost to deliver
Buyer representation	[Describe]	[\$]	[\$]
Listing and marketing services for sellers	[Describe]	[\$]	[\$]
Property management referrals	[Describe]	[\$]	[\$]
Relocation services	[Describe]	[\$]	[\$]

Revenue streams:

- Brokerage share of commissions
- Agent desk or transaction fees
- Referral fees

4. Market Analysis

Target customers:

- First-time homebuyers
- Move-up sellers
- Investors buying rentals
- Relocating families

Market	Estimate	Source
Potential customers in our area	[#]	[Census data, local reports]
Customers we can realistically reach	[#]	
Target share in year one	[%]	

Industry trends affecting our business

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5. Competition

Competitor	Strengths	Weaknesses	Price range
[Competitor 1]			
[Competitor 2]			
[Competitor 3]			

Why customers will choose us

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6. Marketing and Sales

Planned marketing activities:

- Hyper-local neighborhood content
- Open houses and sphere-of-influence events
- Google and social ads
- Agent recruiting offers

Channel	Monthly budget	Goal
Hyper-local ...	[\$]	[#]
Open ...	[\$]	[#]
Google ...	[\$]	[#]

7. Operations

Location, facilities and equipment

Suppliers and day-to-day operations

Licenses, permits and insurance to obtain:

- Broker license [] obtained
- Business registration [] obtained
- E&O insurance [] obtained
- Trust or escrow account setup per state rules [] obtained

Requirements vary by state and city. Confirm with your local licensing office.

8. Management and Staffing

Name	Role	Experience
[Owner name]	Owner / manager	[Relevant experience]

Hiring plan for the first three years

9. Key Performance Indicators

Metric	Why it matters	Our target
Transactions per agent	Agent productivity drives brokerage income.	[Target]
Company dollar	Revenue kept after agent splits.	[Target]
Lead conversion rate	Leads that turn into signed clients.	[Target]
Agent retention	Recruiting costs rise when agents leave.	[Target]

10. Risks and How We Will Manage Them

Risk	How we will reduce it
Housing market slowdowns and rate changes	[Your plan]
Agent turnover	[Your plan]
Changing commission practices	[Your plan]
Concentration in one neighborhood or price point	[Your plan]

11. Financial Plan

Estimated startup costs

Startup cost	Typical low	Typical high	Our estimate
Broker licensing and fees	\$1,000	\$5,000	[\$]
Office lease and setup	\$5,000	\$40,000	[\$]
CRM and transaction software	\$2,000	\$8,000	[\$]
Errors and omissions insurance	\$2,000	\$6,000	[\$]
Branding, website and signs	\$3,000	\$15,000	[\$]
Lead generation marketing	\$5,000	\$25,000	[\$]
Working capital reserve	\$10,000	\$40,000	[\$]
Total	\$28,000	\$139,000	[\$]

Three-year projection (illustrative)

	Year 1	Year 2	Year 3
Revenue	\$400,000	\$500,000	\$575,000
Cost of sales	\$240,000	\$300,000	\$345,000
Gross profit	\$160,000	\$200,000	\$230,000
Operating expenses	\$152,000	\$167,200	\$180,576
Net income before tax	\$8,000	\$32,800	\$49,424

Example assumptions: 40% gross margin, revenue growth of 25% in year two and 15% in year three. Replace these with your own numbers. Our free Excel financial projections template at BusinessPlanDownload.net builds this table from your assumptions.

12. Funding Request

We are requesting \$84,000 to fund startup costs and working capital. [Explain loan term or investor terms, how much the owners are investing, and how the funds will be repaid.]

Use of funds	Amount
Broker licensing and fees	[\$]
Office lease and setup	[\$]
CRM and transaction software	[\$]
Errors and omissions insurance	[\$]
Branding, website and signs	[\$]

Lead generation marketing	[\$]
Working capital reserve	[\$]

Appendix

Writing tips for a real estate agency plan:

- Explain your commission split model clearly.
- Forecast by agent count and transactions per agent.
- Describe your niche, such as luxury, first-time buyers or investors.

Attach: owner resumes, lease or letter of intent, equipment quotes, permits, market research, photos and detailed financial statements.