

Call Center Startup: Financial Roadmap & Operational Budget

Navigating the first 12 months to profitability
(Target Break-even: August 2026)



Prepared for internal review and investor due diligence.

The Financial Imperative: Securing the Runway to August 2026

The Capital

\$600,000

Required Working Capital

Must be secured by July 2026.
Covers cumulative negative cash flow between investment and break-even. Startup costs must be funded *before* this calculation.

The Target

August 2026

Break-Even Point

The operational finish line.
Every month delayed past this date increases capital needs substantially.

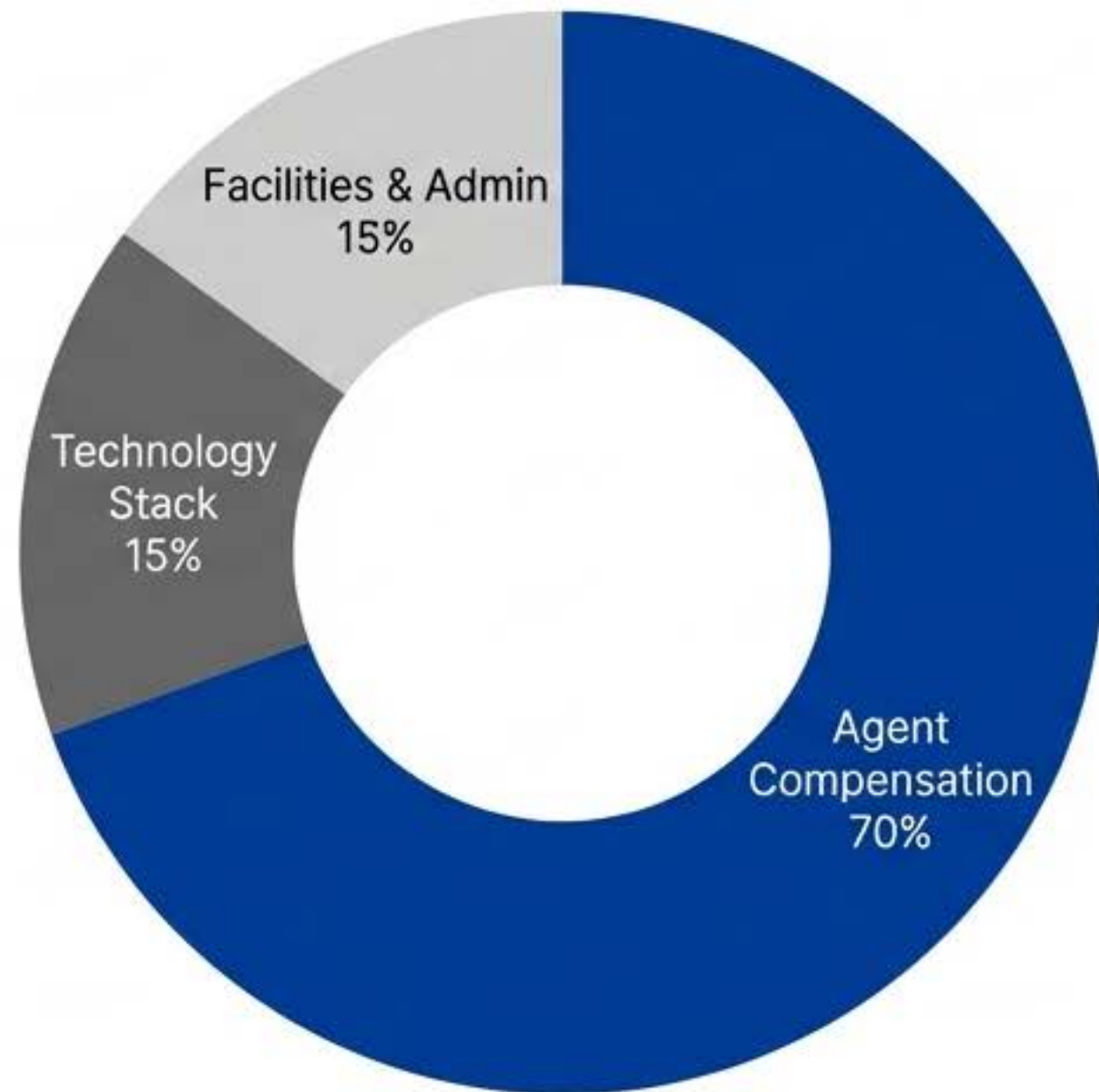
The Burn

\$67,300

Monthly Fixed Burn

Baseline running cost.
Risk Factor: If client onboarding lags, churn risk rises, threatening the entire reserve.

Labor and Technology Consume Over 80% of Operating Capital



The Control Zone: >80% of OpEx

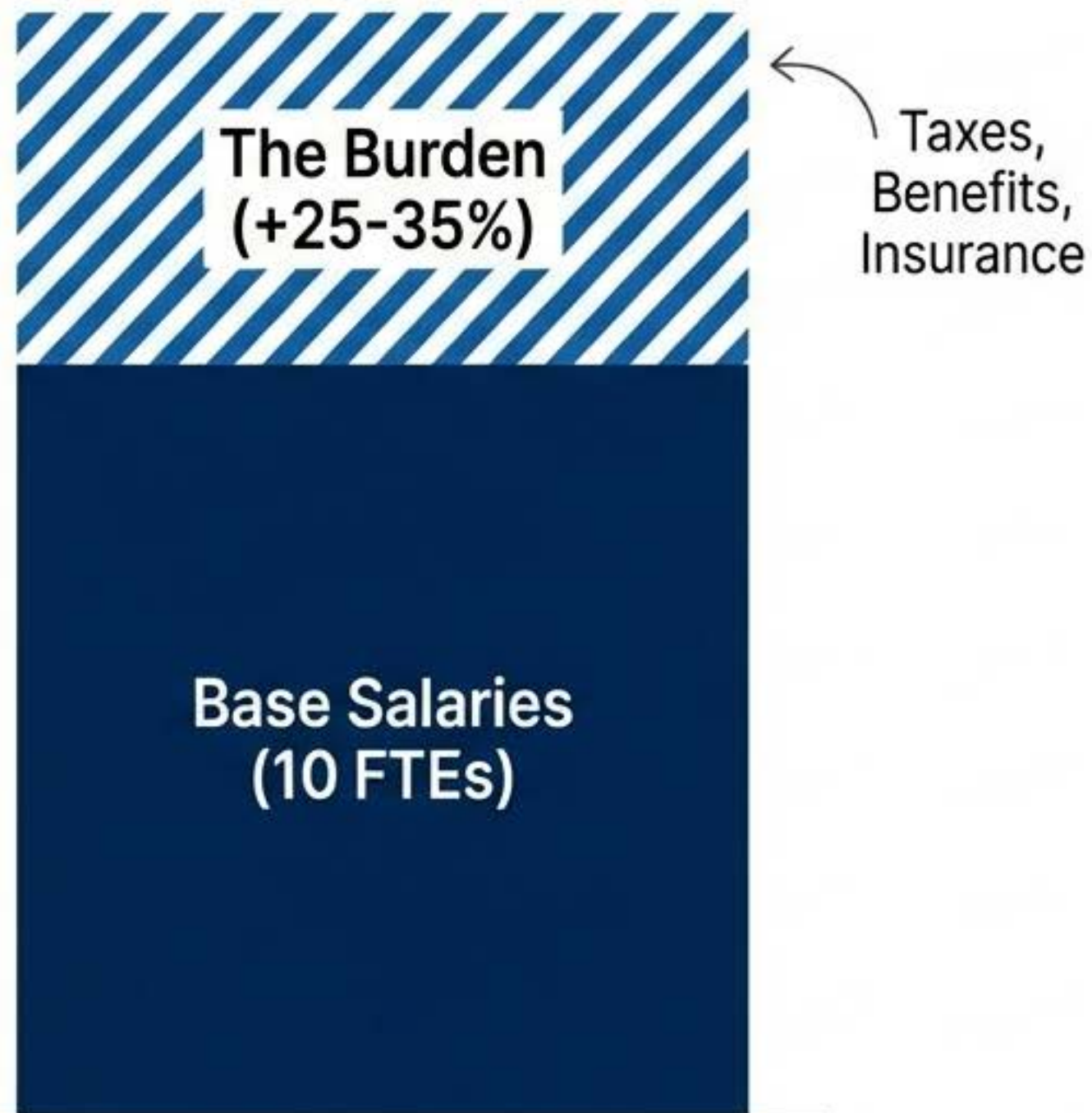
Two categories dictate the burn rate.

For 100 agents, tech overhead alone is ~\$60,000/month.

Because these costs are largely fixed, high volume is required to absorb them.

Strategic Implication: Margin preservation depends entirely on Agent Utilization (>85%) and efficient tech scaling.

Payroll Commitments Are Fixed at \$54,167 Monthly



Stacked Cost Block

Headcount Breakdown:

- 10 FTEs Total (Agents + Supervisors + Management)

Management Strategy:

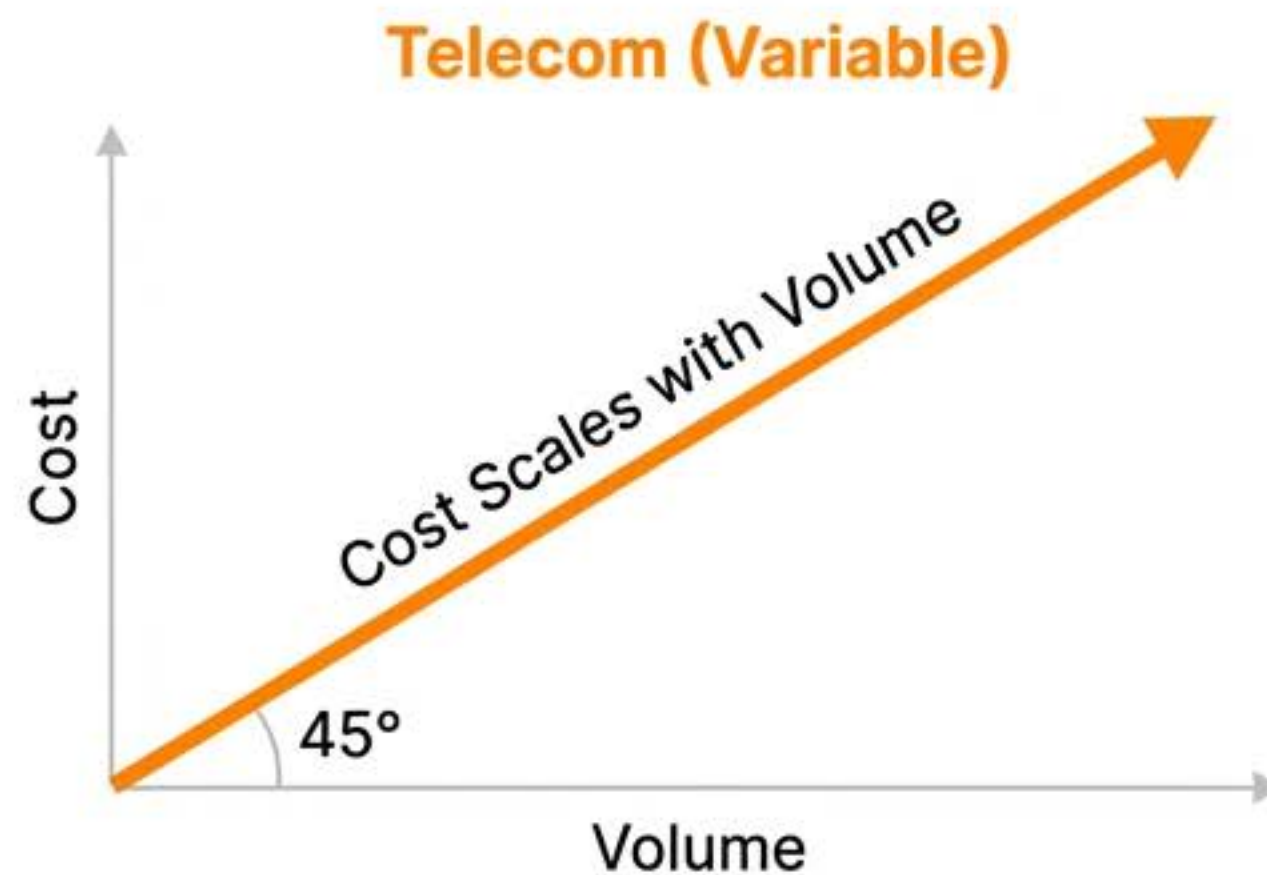
- **Ratio Control:** Watch Supervisor-to-Agent ratio. Delay non-essential management hires.
- **The Trap:** Underestimating the employer burden (taxes/benefits).

Critical Risk:

- If labor efficiency dips, this fixed cost erodes contribution margin immediately.

Telecom Costs Will Consume ~50% of Gross Revenue

Fixed vs. Variable



The Equation

If Revenue = \$100k, Telecom Expense = \$50k.
Drivers: Per-minute routing, long-distance, VoIP fees.

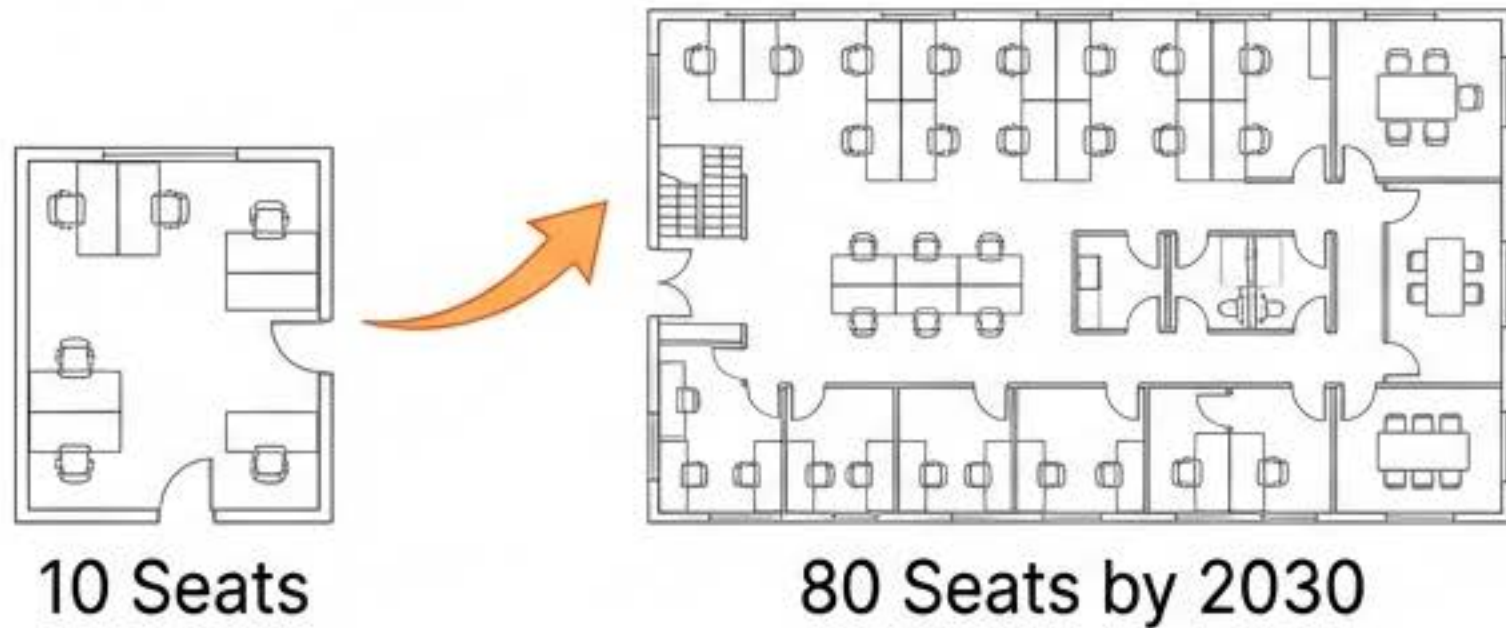
Margin Defense

Aggressive carrier negotiation is mandatory. Do not accept default rates.

Efficiency

Incentivize shorter call handling times. Even if revenue is flat, lower minutes = higher margin.

The Physical Footprint: Balancing Flexibility with Reliability



Rent (\$6,500/mo) - The Variable Risk

Plan: Scale from 10 to 80 seats by 2030.

Strategy: Avoid long-term lock-ins. Use co-working spaces or negotiate “kick-out” clauses initially.



Utilities (\$1,200/mo) - The Non-Negotiable

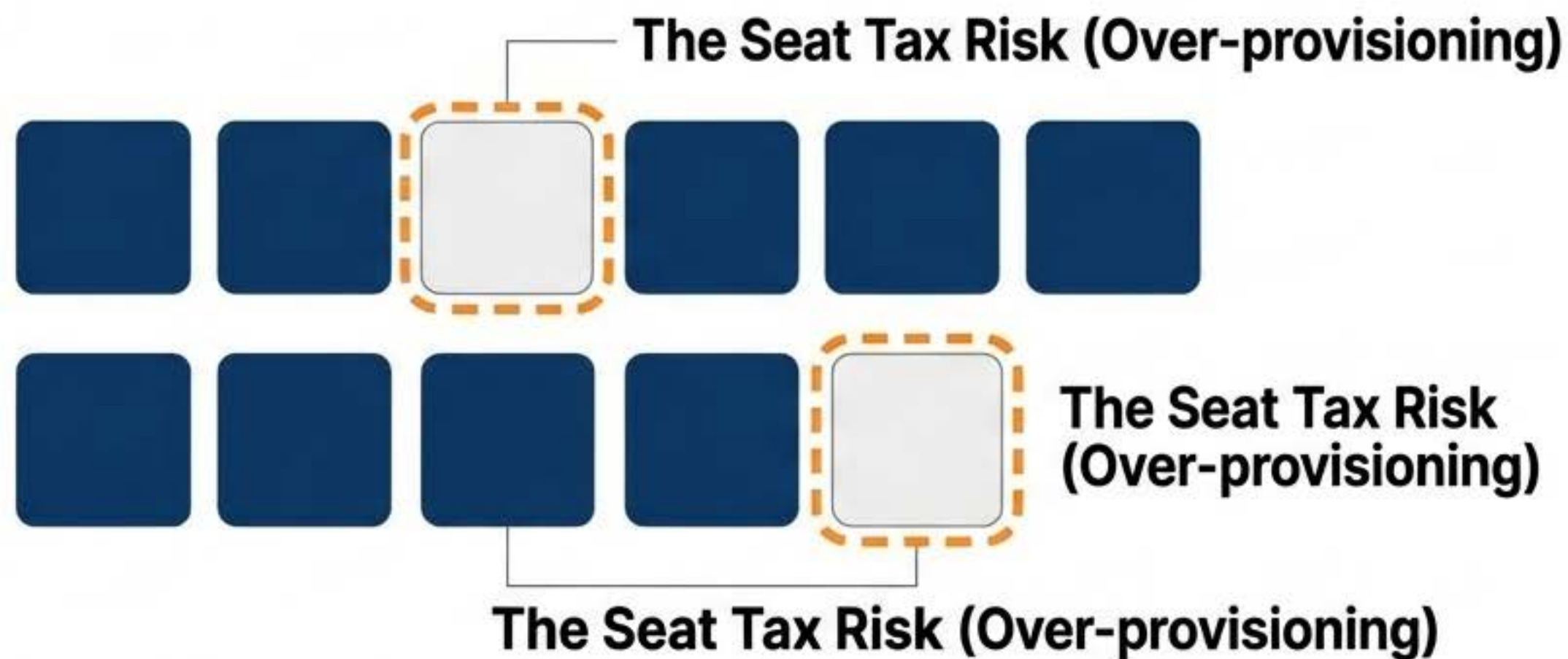
Covers power and Internet Redundancy.

Insight: Never cut redundancy costs. 24/7 uptime is the product. Downtime is more expensive than the bill.

Preventing Subscription Sprawl in the IT Stack

💰 **Budget:** \$2,000/mo (Fixed)

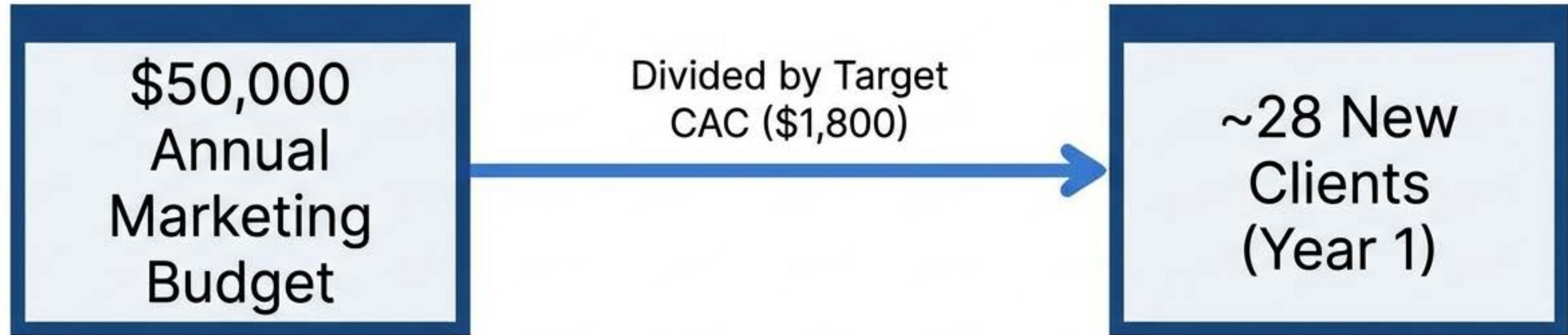
Scope: HR platforms,
Accounting software,
Internal Comms.



Protocol:

- Audit licenses quarterly.
- Scale seats only when new hires are physically onboarded.
- Ensure accounting tools integrate with payroll to avoid manual reconciliation costs.

Customer Acquisition Cost (CAC) Dictates Volume



Critical Unit Economics:

- **Target CAC:** \$1,800 per client.
- **Hitting this in B2B is aggressive.** Focus on referrals over broad ads.
- **Warning:** If LTV (Lifetime Value) doesn't pay back the \$1,800 CAC quickly, the \$54k payroll will bleed the company dry.

Governance & Compliance: The 'Insurance' Budget



\$1,500 / month

Scope:

- External Accounting & Payroll Processing
- Legal Review & Regulatory Compliance (US Markets)

Strategy:

- Bundle services for volume discounts.
- Negotiate fixed annual legal retainers (no hourly billing).
- Standardize client contracts to reduce review time.

Insight: Compared to payroll, this is small. But missing it invites penalties that dwarf the savings.

Protocol for Revenue Shortfalls: The 30% Miss Scenario

If revenue drops 30% below forecast, switch from Growth to Survival.

PROTECT (Do Not Cut)

- Agent Staffing (for active contracts)
- Core Telephony Systems
- Real-time Analytics Infrastructure

PAUSE (Immediate Action)

- Non-essential software subscriptions
- New employee training programs
- Broad marketing spend
- Excess office space downsizing

Operational Checklist & Key Takeaways

1. **Secure Capital:** Ensure \$600,000 runway is in the bank by July 2026.
2. **Target Date:** Break-even is August 2026. Delays increase capital needs.
3. **Labor Efficiency:** Monitor Agent Utilization (>85%) to justify the \$54k fixed payroll.
4. **Telecom Reality:** Expect 50% of revenue to go to telecom; negotiate aggressive bulk rates.
5. **Growth Metrics:** Validate the \$1,800 CAC early. If LTV fails to support it, pause marketing.
6. **Infrastructure:** Redundancy in internet/power is not optional for a 24/7 SLA.

Control the burn rate, or the burn rate controls you.