Travel Agency Business Plan

[Your agency name]

Prepared by: [your name and role] | Date: [month and year] | Version: [1.0]

Contact: [email, phone, website]

How to use this template (delete this box before you share the plan)

- Replace everything in [square brackets] with your own words, then delete the brackets.
- Write the executive summary last. It is a summary of sections 2 to 12.
- Do the numbers first in the companion spreadsheet, travel-agency-financial-plan.xlsx, then copy the totals into section 11.
- A plan for yourself or a partner can be 6 to 10 pages. A bank or investor will usually expect more detail and five years of projections, so ask them what format they want before you write.
- Every number needs a source: a supplier quote, a competitor price check, your past sales. A number with no source is a guess, so label it as one.
- Delete any section that doesn't apply to you, and add any your lender or regulator asks for.

Free template from DMC Quote: dmcquote.com/guides/travel-agency-business-plan. Free to use, edit and share.

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1. Executive summary

[One page at most. Write it last. A reader who stops here should know what you sell, to whom, how you make money, how much you need and when the business pays for itself.]

Point	Your answer
The business in one sentence	[We sell (what) to (whom) in (where), through (channel).]
What you sell	[Main products and the one you lead with.]
How you make money	[Commission, markup on net rates, service fees, or a mix. Average gross profit per booking.]
Who runs it	[Names, relevant experience, hours each person works.]
Money needed	[Total start-up funding and where it comes from.]
Break-even	[Bookings per month needed to cover fixed costs, and the month you expect to reach it.]
Three-year outlook	[Bookings and net profit in year 3.]
What you are asking for	[Only if this plan goes to a lender, investor or partner.]

2. Company description

Item	Details
Legal name and trading name	
Business structure	[Sole proprietor, partnership, private limited company, LLC, LLP]
Registration and tax numbers	
Where you work from	[Home, co-working desk, shop front]
Owners and shareholdings	
Start date	

Your niche

[Say who you serve and what you sell in one line. Example: family holidays to Thailand and Bali for parents in (city), sold through WhatsApp and school networks. Avoid 'full-service travel agency': it describes everyone and persuades nobody.]

Why you

[Experience, contacts, language, a community you belong to, a destination you know well. Be specific.]

3. Market and competition

Target customer

[Who books, how old they are, what they spend, how often they travel, when they book and how they book today (an OTA, a local agent, a relative).]

Evidence of demand

[Enquiries you've already had, people in your network who travel, corporate or community contacts, search interest. Real numbers only.]

Competitors

Competitor	What they sell	Price for your sample trip	Strength	Weakness
[OTA, e.g. a big booking site]				
[Local agency 1]				
[Local agency 2]				

Price check

[Price ten real trips you expect to sell against two OTAs and two local agencies. Note where you win, where you lose, and by how much.]

4. Services

Product	Sold as a component or in a package	Supplier	How you earn (commission, markup, fee)	Notes
Hotels				
Airport transfers				
Tours and attraction tickets				
Packages				
Flights				
Visas and travel insurance				
[Other]				

[Also list what you will not sell, and who you refer those clients to.]

5. Revenue model

[Explain how each product earns money. Commission: the supplier pays you a percentage, often after the client travels. Markup on net rates: you buy at the trade price and set your own selling price. Service fee: a fixed charge for your time, common on flights and complex itineraries.]

Revenue assumptions

Assumption	Your figure	Where the figure comes from
Average selling price per booking		
Gross margin, % of selling price		
Service fee per booking		
Payment costs (card and bank), % of sales		
Bookings in month 1		
Bookings in month 6		
Bookings in month 12		
Share of repeat clients in year 2		

Assumption	Your figure	Where the figure comes from
[Other]		

6. Suppliers

Supplier	Type	Products	Payment terms	Cancellation terms	Backup supplier

[Type: B2B portal, bedbank, DMC, direct contract or consolidator. Payment terms: prepaid, deposit or credit. For each main supplier, note who issues the voucher your client sees, how fast you get a hotel confirmation number, how cancellation deadlines are shown, and what you'd do if the supplier failed after you had paid.]

7. Marketing and sales

Channel	Monthly budget	Expected enquiries a month	Expected bookings a month	How you'll measure it
Referrals and repeat clients				
WhatsApp and social media				
Google Business Profile and reviews				
Website and search				
Paid ads				
Community or corporate partners				
Travel fairs and events				
Total				

How a sale happens

[Enquiry, quote, deposit, booking, documents, follow-up after the trip. Set a quote turnaround time you can keep, and say who sends quotes.]

8. Operations and staffing

Role	Person	Hours a week	Monthly cost
Sales and quotes			
Bookings and travel documents			
Accounts and payments			
After-hours emergency cover			
Marketing			
Total			

Tools

[CRM or enquiry tracker, accounting software, booking portals and supplier logins, phone and messaging, document storage.]

Booking checks

[Who checks names against passports, who watches cancellation deadlines, who confirms the hotel confirmation number has arrived, and who answers the phone at night.]

9. Licences, registration and insurance

Requirement	Issuing body	Cost	Status	Renewal date
Business registration				
Tax registration				
Travel agency licence or accreditation (if your country has one)				
Seller of travel registration (some US states)				
Package or flight protection (for example ATOL for UK flight-inclusive sales)				
Professional indemnity insurance				
Public liability insurance				
IATA accreditation (optional for most new agencies)				
[Other]				

[Check every line with your own regulator or a local adviser. Rules differ by country, sometimes by state, and they change.]

10. Risks

Risk	Likelihood (low, medium, high)	Impact	What you'll do about it
A supplier fails after you've paid			
Exchange rate moves on a foreign-currency booking			
A client disputes a card payment			
A slow season			
You are ill or away			
A client cancels a non-refundable booking			
Weather, strikes or unrest at a destination			
[Other]			

11. Financial plan

[Fill in the companion spreadsheet first. The tables below are the summary a reader expects to see.]

11.1 Start-up budget

Item	Amount	Notes
Registration, licences and permits		
Equipment (laptop, phone)		
Website, domain and software set-up		
Logo and branding		
Launch marketing		
Insurance, first year		
Accountant and legal fees		
Cash reserve: [number] months of fixed costs		
[Other]		
Total funding needed		

11.2 Monthly fixed costs

Item	Per month	Notes
Staff (not including your own salary)		
Marketing and advertising		
Office or co-working		
Software and subscriptions		
Bookkeeping and accounting		
Phone and internet		
Bank charges		
[Other]		
Total monthly fixed costs		

11.3 Break-even

Line	Figure
Gross profit per booking (selling price times margin, plus service fee, minus payment costs)	
Monthly fixed costs (from 11.2)	
Break-even bookings per month (fixed costs divided by gross profit per booking, rounded up)	
Month you expect to reach it	

11.4 Twelve-month cash flow summary

Month	Bookings	Gross profit	Fixed costs	Net cash flow	Closing cash
Month 1					
Month 2					
Month 3					
Month 4					

Month	Bookings	Gross profit	Fixed costs	Net cash flow	Closing cash
Month 5					
Month 6					
Month 7					
Month 8					
Month 9					
Month 10					
Month 11					
Month 12					
Year 1 total					

[Opening cash in month 1 = capital put in minus one-off start-up costs. Note the lowest closing cash figure and the month it happens. If it goes below zero, the plan needs more capital, lower costs or a faster start.]

11.5 Three-year profit and loss

Line	Year 1	Year 2	Year 3
Bookings			
Total revenue (package sales plus fees)			
Gross profit			
Fixed costs			
Owner's salary			
One-off start-up costs			
Profit before tax			
Tax			
Net profit			

11.6 Assumptions that would change the picture

[List the two or three assumptions the plan depends on most (for example bookings in months 1 to 6, or average margin) and what happens to cash if each one is 20% worse.]

12. Funding request

[Only if you're asking for money. How much, loan or equity, what it pays for (link to 11.1), over what period, how and when it will be repaid, and any security you can offer.]

Appendix: supporting documents

Document	Attached (yes or no)
ID and address proof for each owner	
Business registration certificate	
Tax registration	
Travel licences or accreditations	
Insurance certificates	

Document	Attached (yes or no)
Supplier agreements or portal approvals	
CVs of the people running the business	
Recent bank statements	
Samples of marketing material	

Template from DMC Quote, a B2B travel portal for travel agents (dmcquote.com). The guide that goes with it, including an illustrative worked example, is at dmcquote.com/guides/travel-agency-business-plan. This template is a planning aid, not legal or financial advice.