AgencyGod

THE FREE PLAN

• CHURN & LTV · RETENTION ECONOMICS

# Plug the Leak

Cut your monthly churn from **4% to 1.6%** and you do not just keep clients. You take the same client from a **25-month life** to 62 months and $186,000 in LTV, up from $75,000. Same client. 2.5x the value. Zero new deals. Inside: the churn-to-LTV calculator, the leak gauge you score yourself against, the first-90-days plug, the report rewrite, and the contract tactics that make clients stop re-deciding every invoice.

- The Churn-to-LTV calculator
- The leak gauge benchmark
- The first-90-days cadence
- The report rewrite template
- The save-the-account script
- Your fill-in retention plan

A plan from **AgencyGod**
agencygod.com

$10K GTD

**The $10,000 Guarantee**
You get the result or you get paid $10,000

YOU ARE FILLING A LEAKING BUCKET

# Every client you lose, you have to buy back with a new one.

You land a great client. Six months later they ghost you and cancel. Now you are back to square one, spending money on ads to replace a client who was paying you fine.

That is the cycle that keeps an agency stuck. Your revenue looks like a heart monitor, up one month and crashing the next, because someone always leaves. You can see the new clients coming in the front door. You cannot see the ones quietly walking out the back. So you keep grinding for new logos, and the bucket keeps draining.

THE LEAK YOU CANNOT SEE

Small agencies bleed roughly **32% of clients a year**, and **43% of that churn happens in the first 90 days**. Most owners never even notice it. You see the monthly retainer number. You do not see the lifetime number underneath it. And lifetime value is where the actual money lives, because winning a new client costs **5 to 25 times more** than keeping one you already have.

**You do not have a lead problem. You have a leak problem.**

This plan fixes the leak in priority order. First you put a number on it with the calculator, so you can see exactly what each point of churn costs you. Then you plug it, starting with the first 90 days where almost half your churn happens. Every page hands you the actual tool, not a description of it. Use it on every account you have this month.

**32%**

Annual client churn at agencies of 1 to 10 employees. Smaller shops leak the most.

Focus Digital, Agency Churn Report, 2026

**43%**

Of all client churn happens inside the first 90 days of the relationship

Moxo, 2026 B2B Retention Report

**5-25x**

More expensive to win a new client than to keep an existing one

Reichheld, Bain & Co. / HBR, 2014

THE CHURN-TO-LTV CALCULATOR

# Two lines of math expose what your churn is really costing you.

You think in monthly retainer. Your business runs on lifetime value. These two formulas turn your churn rate into the only number that matters: what a client is actually worth to you before they walk.

THE TWO-LINE MATH

**Client lifetime (months) = 1 ÷ monthly churn rate**

**Client LTV = monthly retainer × (1 ÷ monthly churn rate)**

A 4% monthly churn rate means the average client stays 25 months. Drop it to 1.6% and they stay 62 months. The retainer never changed. The lifetime did.

**Worked example.** A $3,000/month retainer. Watch what happens to the exact same client when you cut churn from 4% to 1.6%.

| ✗ TODAY · 4% MONTHLY CHURN | | ✓ FIXED · 1.6% MONTHLY CHURN |
|---|---|---|
| **Leaking client** | **2.5x** | **Retained client** |
| Lifetime: 1 ÷ 0.04 = **25 months** | SAME CLIENT | Lifetime: 1 ÷ 0.016 = **62 months** |
| **$75,000** | | **$186,000** |
| $3,000 × 25 months | | $3,000 × 62 months |

### Now run your number

Your retainer $______ × ( 1 ÷ your monthly churn __._% ) = your true LTV $________

*Do not know your monthly churn? Take clients lost last year, divide by 12, then divide by your average client count. Even a rough number beats flying blind. The next page tells you whether yours is elite, healthy, or leaking.*

THE LEAK GAUGE

# Find out if you are elite, healthy, or quietly leaking.

You ran your number on the last page. Now hold it against the benchmarks. Monthly churn by agency model first, then your annual rate, then the size effect nobody talks about: the smaller you are, the more you leak.

| YOUR AGENCY MODEL | MONTHLY CHURN | WHAT IT MEANS |
|---|---|---|
| **Retainer agency** | **1.6%** | The model to copy. Recurring scope, 56-month average client life. |
| **Hybrid (retainer + projects)** | **2.5%** | Solid, but the project side is dragging your lifetime down. |
| **Performance / paid-media** | **3.1%** | Results-dependent. One soft month and the account wobbles. |
| **Project-based** | **4.2%** | The leakiest model. 24-month life, 28% gone in six months. |

**Under 5%**

**Elite.** Annual churn this low means clients stay years. Protect it like cash.

**Under 20%**

**Healthy retainer.** Where strong recurring agencies live. Push toward elite.

**30%+**

**Leaking.** You are buying clients faster than you keep them. Start at page 5.

THE SMALL-AGENCY TAX

Agencies with **1 to 10 employees churn about 32% of clients a year. Shops of 51-plus churn 15%**, less than half. The smaller you are, the more every lost client hurts, because you have fewer accounts to absorb it and the founder is the only one defending the relationship. If you are a solo or small team, retention is not a nice-to-have. It is the cheapest growth lever you own.

*Monthly churn by model and annual bands: Focus Digital, Average Marketing Agency Churn: 2026 Report. Retainer agencies churn ~18% annually with 56-month client lifespans versus 42% and 24 months for project-based. Size effect: 1-10 employees ~32% vs 51+ ~15%.*

THE FIRST-90-DAYS CADENCE

# Almost half your churn happens before you ever hit your stride.

A client churned at day 45 and told you "I just wasn't sure anything was happening." You were working the whole time. You just never showed them. Fix the first 90 days and you plug the single biggest leak in the bucket. Five touches, fixed days, no guessing.

DAY **0**

### Kickoff + week-1 quick-win promise

QUICK WIN

Name one visible win you will deliver in week one. **An early quick win is one of the strongest retention signals in onboarding research.**

SAY ON THE KICKOFF CALL

"By Friday you will have [the quick win, e.g. tracking live + your first lead report] . My job in week one is to make this feel real, fast."

DAY **7**

### First proof-of-life email

Not results yet. Proof the machine is running. The silent first week is where new clients start to wonder if they made a mistake.

SEND THIS 3-LINE EMAIL

"Week one is live. **Built:** [what is set up] . **Running now:** [what is live] . **Next:** [what is coming + when] . First numbers land day 30. I will not go quiet on you."

DAY **14**

### Second-week human touchpoint

A real call or voice note, not an automated email. **Adding a human touch early in onboarding is one of the most reliable retention moves in the research.** This is the cheapest call you will ever make.

LEAVE THIS VOICE NOTE / SAY ON A 2-MIN CALL

"Hey [name] , no agenda, just wanted you to hear a human voice in week two. We are on track on [the quick win] . Anything on your end I should know before we ramp?"

DAY **30**

### First results readout

The first real numbers, framed as money. **Lead with one outcome line**, then the plan for the next 30 days.

OPEN THE READOUT WITH THIS

"Month one was setup, and it already drove $_____ in [pipeline / leads / sales] . Here is the one number that matters and exactly what we scale next month."

DAY

### The "we are just getting started" call

You survived the danger zone. Now reset the runway and re-sell the relationship before renewal is even on the table.

OPEN THE CALL WITH THESE 4 LINES



compounding happens now."

THE REPORT REWRITE

# They are not leaving over results. They are leaving over silence.

73% of clients who leave blame poor communication and a lack of proactive updates, not bad work. Yet only 58% of agencies even report monthly. Your report shows activity. It needs to show money. Cross out the left column. Replace it with the right.

| ✗ **Stop reporting** ACTIVITY THEY IGNORE | ✓ **Report instead** MONEY THEY REMEMBER |
|---|---|
| ~~Impressions & reach~~ | **Revenue / pipeline** we drove |
| ~~Posts published this month~~ | **Qualified leads** delivered |
| ~~Clicks & click-through rate~~ | **Cost per acquisition** |
| ~~Followers & engagement~~ | **Return on ad spend** |
| ~~Hours worked / tasks done~~ | **Booked jobs / sales** |

**The fill-in monthly report.** One revenue line on top, three supporting metrics, one forward plan. Send it the first week of every month.

## Monthly Retention Report

Client: [NAME] · Month: [MONTH]

LEAD LINE (READ THIS FIRST)

This month we drove $38,400 in tracked pipeline for you, at a cost of $9,500 .

THREE SUPPORTING METRICS

- → **64 qualified leads** delivered, up from 53 last month.
- → **Cost per booked job fell to $148**, down 19%.
- → **Return on ad spend held at 4.0x.**

NEXT 30 DAYS

Scaling the winning campaign 30% and launching retargeting to the 64 leads who have not converted yet. Target: **$45K pipeline.**

WHY THIS MATTERS TO YOU

Every $1 you spent with us came back as roughly **$4 in tracked pipeline**, after our fee and ad spend.

*73% of clients who leave cite poor communication and lack of proactive updates; only 58% of agencies report monthly. Dissatisfaction with delivery is now the #1 stated reason clients leave at 48%. Sources: Setup 2024 Marketing Relationship Survey; AgencyAnalytics 2024 Benchmarks. Attribute only what your tracking supports and label estimates as estimates.*

CONTRACT + CADENCE TACTICS

# A month-to-month client re-decides every single invoice.

Every month you bill, a month-to-month client silently asks "is this still worth it?" That is 12 chances a year to lose them. An annual agreement turns 12 decisions into one, and the data backs it: retainer agencies keep clients 56 months versus 24 for project shops.

| Month-to-month<br>THE LEAKY DEFAULT | Annual / quarterly term<br>THE RETENTION DEFAULT |
| --- | --- |
| **12 cancel decisions** a year, one every invoice | **1 commit decision**, then you deliver |
| Re-earning the account every 30 days | Room to build before they judge results |
| Re-decides the moment one month dips | A soft month does not trigger a cancel |
| 24-month average client lifespan | **56-month** average client lifespan |

**The QBR script.** Run a Quarterly Business Review on every account. Clients who get regular QBRs are roughly **twice as likely to renew**. Five lines, in order, with the money on top so the renewal is decided before you ask.

## The 5-line renewal QBR

Run it the same way every quarter

1. OPEN
"Here is what worked, here is what did not, and here is the next 90 days. Three minutes, then it is your floor."

2. MONEY MADE
"This quarter we drove $_____ in [pipeline / revenue] , up __% from last quarter."

3. MONEY SAVED / FIXED
"We cut [cost per lead / wasted spend] from $_____ to $_____ , which is roughly $_____ back in your pocket."

4. NEXT-QUARTER TARGET
"Next quarter the target is [number] , and here is the one play we are betting on to hit it: [the play] ."

5. ASK FOR THE RENEWAL
"To run that play properly I want to lock the next [6 / 12] months today. Are you in?"

*Retainer vs project lifespan (56 vs 24 months) and churn (18% vs 42% annual): Focus Digital, 2026. QBR renewal lift roughly 2x: Staircase AI, cited by Gainsight, 2024 (correlation, not a guarantee). Annual terms reduce re-decision frequency; they do not eliminate churn risk.*

THE SAVE-THE-ACCOUNT SCRIPT

# By the time you feel them slipping, you have one call to save it.

You saw the warning signs: slower replies, a missed call, "let me check with my partner." Do not wait for the cancellation email. Make this call. Nine lines, in order. Fill the red blanks with their real numbers and stop talking after each question.

## The 9-line warning-sign call

When an account has gone quiet or cold. Run it top to bottom.

1. "Hey [name], I am not calling to sell you anything. I am calling because I would rather hear it straight from you than guess."
2. "On a scale of 1 to 10, how happy are you with where things are right now?"
   Then stop. Let them answer. The number tells you everything.
3. "What would have to be true to make that a 10?"
   This surfaces the real issue, not the polite one.
4. "Here is what I think we have actually driven for you so far: [$X pipeline, Y leads]."
   Make the invisible work visible.
5. "And here is the one thing I do not think we have shown you well enough: [the gap]."
   Own it first. It disarms them.
6. "If I fixed [that one thing] in the next 30 days, would that change how you feel?"
7. "Here is exactly what I am going to do, and by when: [the specific fix and date]."
8. "Can we get back on a call [in two weeks] so I can show you it is done?"
   A booked next call is a saved account.
9. "Thank you for being straight with me. That is the only way I can actually fix this."

A client who feels heard once does not cancel that week. **The save call turns a silent exit into a 30-day proof window** you can win back.

YOUR RETENTION PLAN

# Run your numbers. Then pick the one plug to install this week.

Everything in this plan collapses into one worksheet. Fill the blanks with your real numbers, then commit to the first plug. The goal is not perfection. It is one fewer client out the back door this quarter.

## Step 1 · Your churn and LTV today

My average retainer is $______ . My monthly churn is about __._% .

So my average client stays __ months and is worth $________ in LTV.

## Step 2 · The prize for plugging the leak

If I cut churn to __._% , the same client is worth $________ .

That is $________ more per client, with **zero new deals.**

## STEP 3 · PICK ONE PLUG, START MONDAY

**Leaking in the first 90 days?** Install the Day 0 / 7 / 14 / 30 / 90 cadence from page 5 on your next new client. Highest leverage, do it first.

**Clients going quiet, then canceling?** Rewrite your report with page 6's template and put one money line on top this month.

**Clients re-deciding every invoice?** Move your next renewal to an annual or quarterly term and book the QBR from page 7.

*Increasing retention by just 5% raises profit 25% to 95% (Reichheld, Bain & Co. / HBR, 2014). The math on this page is yours to run; outcomes depend on your retainer, your churn, and your execution.*

THE PROOF

# Retention is not a soft metric. It is the highest-return move you have.

If you only had time to fix one thing in your agency this quarter, the numbers say it should be churn. Here is why a few points of retention beat a month of cold outreach.

**25-95%**
**Profit lift from a 5% retention gain**
*A few points of churn is worth more than a flood of new leads. Reichheld, Bain & Co. / HBR, 2014.*

**5-25x**
**Cost to win a client vs keep one**
*A churned client is the most expensive line in your business. Reichheld, Bain & Co. / HBR.*

**2.5x**
**LTV swing from 4% to 1.6% churn**
*$75K becomes $186K on the same $3K retainer. The math from page 3.*

**43%** **Of all client churn happens in the first 90 days.** Plug that one window and you fix nearly half your leak before touching anything else.
*Moxo, 2026 B2B Retention Report*

**81%** of agency leaders rank **strong client relationships as the top retention factor**, and 67% cite communication, both above campaign performance at 49%. Clients stay for how seen they feel, not just the numbers.
*AgencyAnalytics, 2025 Benchmarks (220+ leaders)*

**15-20** **points better retention** for agencies that set realistic KPIs at onboarding versus the average. The first-90-days cadence is exactly how you do it.
*Focus Digital, Average Marketing Agency Churn: 2026 Report*

READ IT ONE MORE TIME

You can keep filling the bucket from the top, grinding cold outreach to replace clients who quietly walk out the back, watching your revenue swing like a heart monitor. Or you can plug the leak: install the first-90-days cadence, rewrite the report so they see the money, and move them to a term that ends the monthly re-decide. **The same client becomes worth 2.5x. You did not sign a single new deal.**

YOUR NEXT MOVE

# You can see the leak now. We build the system that seals it.

A calculator shows you the cost of churn. A plan tells you where to start. But keeping clients for 56 months instead of 24 is not one template, it is a whole system: onboarding that wins the first 90 days, reporting that proves the money every month, and a steady flow of booked calls so you are never desperate to keep a bad-fit account. That is the chain we build and run **with you**, all backed by the $10,000 guarantee.

Every point of churn you do not fix is a client you have to buy back with ads next month. **Apply to AgencyGod now.** We onboard only a handful of agencies a month so we can actually deliver, and every spot comes with the $10,000 guarantee.

$10K GTD You get the result or you get paid **$10,000**

**Apply to AgencyGod →**

Free 30-min strategy call · limited monthly intake

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Results mentioned are real client outcomes and are not typical. Individual results vary with effort, market, and execution. The $10,000 guarantee is real and subject to the program's written enrollment agreement terms.