



TAPFLARE / RESEARCH & PRACTICAL GUIDANCE

White Label Design Subscription: Resale Margin Calculator

Tapflare is a flat-rate monthly subscription for graphic design and website development. A dedicated project manager assigns each request to senior designers and developers, so companies get steady creative and web output without hiring.

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In this article

1. Executive Summary
 2. Introduction and Background
 3. Plan Families and Capacity Units
 4. The Margin Worksheet: Inputs and Normalization
 5. Scenario Analysis: Utilization, PM Hours and Client Loss
 6. Data Analysis and Evidence
 7. Procurement Checks Before Reselling
 8. Comparative Context and Market Positioning
 9. The No-Buy Result
 10. Implications and Future Directions
 11. Frequently Asked Questions (FAQs)
 12. Conclusion
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Executive Summary

Reselling a flat-rate design subscription can yield an acceptable contribution margin, but only when three inputs line up: the agency books provider capacity steadily, it prices its own project-management (PM) and review hours at a loaded rate, and the work stays inside production scope (graphic and web production, not strategy, search engine optimization, copywriting or media buying). This report supplies a multi-client worksheet that keeps three things apart that vendor pages tend to blur: the **provider fee**, the **usable production capacity**, and the **agency labor** needed to brief, review and manage each client.

A plan is not a promise of unlimited shipped assets. Two vendors' terms say that while unlimited requests and revisions are accepted, output volume depends on request volume and complexity (penji.co) (designpickle.com). Capacity units also differ. As of 2026-10-27, **ManyPixels** describes shared plans in daily outputs (manypixels.co), **Penji** lists an Agency Partner tier at **\$1,995 per month** with three active projects (penji.co), and **Flocksy** sells daily hours that roll over for 30 days only while the plan is active (flocksy.com). Hours, outputs and concurrent slots are not interchangeable.

The arithmetic example (hypothetical, not a customer outcome or wage benchmark) uses three clients at \$800, a \$899 plan, 12 PM and review hours at an assumed loaded \$50 per hour, and \$100 of direct costs. Revenue is \$2,400, costs are \$1,599, contribution is \$801, or **33.375%** of revenue, before overhead and tax. A 40% target needs revenue of **\$2,665**. Raising PM time to 20 hours drops the margin to 16.7%, and losing one client while PM hours do not fall leaves roughly zero contribution. Near the capacity ceiling, queueing theory predicts rapidly lengthening waits (people.orie.cornell.edu).

External benchmarks are context, not targets. A 2026 survey of over 500 professional services firms put billable utilization below the 75% level its sponsor considers optimal (deltek.com), and U.S. Bureau of Labor Statistics data show benefits at 30.0% of private-industry employer compensation cost (bls.gov), so unloaded wages understate agency labor.

The worksheet returns a **no-buy** result when demand is irregular, when the required work is strategy, SEO, copywriting, media buying or a one-off engagement, or when the vendor will not confirm agency use, ownership transfer and account access in writing. In those cases a priced project quote or in-house capacity is the better fit.

Introduction and Background

Agency owners, operations leads and account directors face a recurring resourcing decision: resell recurring graphic and web production through a design subscription, outsource individual projects at a quote, or keep the capacity in house. Vendor pages for white label graphic design services describe the subscription side in the language of simplicity, such as a monthly package that "keeps costs flat and predictable" (penji.co) and white-label services that "keep margins predictable" (manypixels.co). Those are vendor claims. Neither page, as opened on 2026-10-27, states a measured agency margin outcome. The operator's question is narrower and testable: at what revenue and usable capacity does a subscription produce an acceptable contribution margin after client service?

This is a buyer-research report with a calculation asset, not a ranked list of vendors, and it frames the decision to resell design subscription capacity as a margin question. The publisher, Tapflare, is itself a direct provider of a flat-rate design and web development subscription, so it appears as a row in the plan table below; its own pricing and terms are not cited here and should be verified on its pages like any other vendor's.

Three terms that are often confused

Contribution margin is revenue left after variable costs. A managerial accounting text defines it as selling price less variable cost per unit (openstax.org), with the ratio expressed as a percentage of sales price (openstax.org); what remains is available to cover fixed expenses and contribute to profit (openstax.org). In labor-intensive organizations labor costs tend to be variable (openstax.org), which supports treating PM and review hours as direct costs of serving a client.

Gross margin terminology varies by source, and a service firm has no cost of goods sold in the textbook sense: its gross profit equals net sales (openstax.org). This report therefore uses contribution margin with explicitly listed costs.

Markup is not margin. Margin is based on revenue and markup on cost (mass.gov); adding 30 percent to cost yields only 23% gross profit (extension.psu.edu). The price for a target margin is cost divided by one minus the margin, stated in extension material as "Cost / (1-Margin Percentage) = Final Sale Price" (blog.uvm.edu) and as selling price equals COGS/(100% - desired gross margin %) (pubs.ext.vt.edu).

What the worksheet includes, and why it is not net profit

The worksheet counts four lines: the allocated subscription fee, directly attributable agency labor (PM, review, revision handling), license and other direct costs, and an explicit idle-capacity line. It excludes rent, sales and marketing, executive pay, financing and income tax. Net profit is what remains after all expenses are subtracted from revenues (openstax.org), so a healthy contribution margin is a screen, not a profit forecast. Break-even is the point at which total cost and total revenue are equal (sba.gov); the U.S. Small Business Administration suggests adding a buffer, such as 10%, to such estimates (sba.gov).

Plan Families and Capacity Units

Subscription vendors sell capacity in at least three incompatible units: provider hours per day, "outputs" per day, and concurrent active projects or requests. The worksheet first records the unit and the vendor's stated treatment of unused capacity, then converts it to something the agency can plan against. What follows summarizes each vendor's own pages as opened on 2026-10-27; *Table 1* then sets the facts side by side without ranking them.

Hours-based plans

Flocksy prices by daily hours: its pricing page describes "a graphic design subscription priced by daily hours" (flocksy.com). The 2-hour plan equals 42 hours a month in the grid (flocksy.com). The rendered text shows annual billing as the headline, "Billed annually. Prices shown per month." (flocksy.com), so the toggle and billing term must be recorded before any price is quoted. Unused hours roll over for 30 days while the plan is active (flocksy.com), but the terms add that on the 31st day the oldest hours expire as new ones accrue (flocksy.com). Rollover smooths a quiet week; it does not create a bank of unlimited hours.

Design Pickle now describes capacity as hours of daily design time, starting at two (help.designpickle.com). Its pricing page publishes no dollar amounts; the number is set on a call (designpickle.com), so the fee is an input the agency must obtain. **Kimp** states a time basis beside its request counts: designers allocate 2 to 2.5 hours each business day per subscription (kimp.io).

Output-based plans

ManyPixels sells shared-team plans in daily outputs: one for Advanced (manypixels.co) and two for Business. It defines the baseline as roughly one unit of work per designer per business day (manypixels.co), and requests share that capacity in a queue: "Your designer works top-to-bottom. If you have ten items stacked, item ten waits." (manypixels.co) Dedicated-designer plans carry no daily output quota (manypixels.co). Under its terms, revisions received after a request is marked completed may be treated as a new request (manypixels.co). Revisions are "unlimited" in count but still draw on capacity.

Concurrency-based plans

Penji lists its Agency Partner tier as "for agencies and high-output marketing teams" (penji.co) at **\$1,995 per month** with three active projects (penji.co). A concurrency cap differs from hours: three slots can be filled by three small tasks or three large ones. **Kimp** shows a mixed picture: its explainer page states the Graphics plan at \$1397 per month (kimp.io) and its How It Works page lists Graphics plus Video at USD 1697 (kimp.io), but the headline prices on the pricing page itself did not render in the fetched text, and that page says the designer will have two tasks in progress at any time (kimp.io) while its plan cards showed other request counts.

Table 1: capacity unit, scope and unknowns by vendor

Table 1 records what each vendor's own pages said on 2026-10-27 in the form the worksheet needs: plan, listed price, currency and billing, capacity unit, scope notes and unknowns. It is a fact register, not a league table; the plans are not equivalent and no row is a recommendation.

Vendor	Plan and listed price	Currency and billing	Capacity unit	Scope and white-label notes	Unknowns to resolve in writing
ManyPixels	Shared plans from \$699 per month (manypixels.co); Design Team \$2,599 (manypixels.co)	USD per its terms (manypixels.co); monthly, quarterly and yearly tabs	Daily outputs (1 or 2 on shared plans); no quota on dedicated-designer plans	CMS website builds out of scope (manypixels.co); no white-label portal page found	Active-request limit; whether unused daily output expires
Penji	Agency Partner \$1,995 per month, three active projects (penji.co)	Billing-term rates and tax treatment to confirm; a help article says the displayed price is paid each month (intercom.help)	Concurrent active projects	White-labeled agency platform listed (penji.co)	Reseller terms; client sub-account mechanics
Flocksy	2 daily hours (42 hours a month in its grid); headline price shown on annual billing	Dollar sign only, currency not named; annual, quarterly and monthly toggle	Daily hours, 30-day rollover while active	Agency page: no vendor marks on deliverables	Monthly versus annual total; partner-program pricing
Kimp	Graphics \$1397 per month on its explainer page (kimp.io); pricing-page prices not cited here	USD on its How It Works page; 30-day cycle	Active requests plus 2 to 2.5 designer hours per business day	Graphics, video and combined packages	Pricing-page prices; request count; pause fee (paid (kimp.io) on one page, free (kimp.io) on another)
Design Pickle	No dollar price published; set on a call (designpickle.com)	Quarterly or annual billing only (designpickle.com)	Creative hours per business day	White-label feature is custom review pages on a platform tier (help.designpickle.com)	Plan fee, rollover, active-request limit
Tapflare (publisher of this report; direct provider)	Monthly tiers; pricing not cited here, verify on the vendor's own page	Verify on vendor page	Plan allotment and support model: verify on vendor page	Service scope and exclusions: verify on vendor page	Deadline terms, multi-brand and resale terms, requested in writing like any other vendor

No two rows share a capacity unit. Comparing an hours plan with an output plan on headline price alone compares different goods, and a concurrency cap limits how many clients are served at once rather than the volume of work. Where a cell says "unknown," the correct action is a written question to the vendor, not an assumption.

The Margin Worksheet: Inputs and Normalization

Step 1: collect the inputs

The worksheet needs the following from the agency and the vendor, not from a blog post.

- **Client revenue:** monthly fee per client, net of discounts, in the invoicing currency.
- **Provider plan:** monthly fee, billing cadence, the toggle state used to read the price, and minimum term.
- **Currency and taxes:** vendor currency, whether tax is added, and whether the agency collects tax on resale.
- **Project mix:** social graphics, decks, landing pages, video or web builds, since exclusions differ by vendor.
- **Business days:** provider working days in the month; one vendor's terms state that work is performed on weekdays only and that weekends and U.S. holidays are excluded (flocksy.com).
- **PM and review hours:** the agency's own time to brief, check, route feedback and present, per client per month.
- **Revision allowance:** rounds promised to the client, and whether the provider counts late revisions as new work.
- **License costs:** fonts, stock and plugins not covered by the provider.
- **Loaded labor rate:** the agency's own fully loaded hourly cost.

Step 2: price agency labor at a loaded rate

Wages understate labor cost. In private industry, benefits were 30.0 percent of employer compensation cost in June 2026 (bls.gov) and 31.5 percent among full-time workers (bls.gov), and employer paid-leave costs were \$4.40 per hour worked (bls.gov), so paid hours exceed productive hours. If wages are 70 percent of compensation, a loaded hourly cost is roughly the wage divided by 0.70 before overhead. These are national all-industry averages, not wage benchmarks for designers or project managers; the agency should use its own payroll data. The \$50 per hour below is an assumed round number.

Step 3: normalize capacity without pretending units are interchangeable

- **Hours plans:** modeled hours = daily hours x provider business days. Two hours and 21 business days give 42 hours. Rollover, where offered, moves unused hours forward and expires them on a stated schedule.
- **Output plans:** modeled outputs = daily outputs x business days. An "output" is a vendor-defined unit, not a deliverable count.
- **Concurrency plans:** simultaneous workstreams = active project slots. Three slots serve three clients with one open task each; a fourth client waits.
- **Usable capacity:** modeled capacity times a usable factor the agency sets from pilot projects. No independent benchmark of design throughput per vendor hour was found, so the factor must be measured.

The rule that prevents most errors: **never sell the same modeled provider hours twice**. Reserved hours across clients must sum to no more than usable capacity, and the remainder is idle cost on its own line.

Step 4: the per-client allocation and contribution model

Let R be a client's monthly revenue, F the plan fee, W the provider hours reserved for the client, and C the usable monthly capacity in the same unit.

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Allocated plan cost (client i) =  $F \times (W_i / \text{sum of all } W)$ 
Idle capacity cost (portfolio) =  $F \times (1 - \text{sum of all } W / C)$ 
Agency labor (client i)      =  $\text{PM\_and\_review\_hours\_i} \times \text{loaded\_rate}$ 
Contribution (client i)      =  $R_i - \text{allocated plan cost\_i} - \text{agency labor\_i} - \text{direct costs\_i}$ 
Contribution margin (client i) =  $\text{Contribution\_i} / R_i$ 
Portfolio contribution       =  $\text{sum of } R - F - \text{sum of labor} - \text{sum of direct costs}$ 
Required revenue at margin m =  $\text{total costs (plan fee + agency labor + direct costs)} / (1 - m)$ 

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Allocating the full fee by reserved share shows each client's fully loaded result; allocating by capacity share and reporting idle capacity separately shows how much of the fee is stranded. Both views must reconcile to the same portfolio contribution. To build the sheet, put clients in rows (R , W , PM hours, direct costs, allocated fee, labor, contribution, margin) and F , C and the loaded rate in labeled input cells. No spreadsheet file is attached to this document; the layout can be pasted into any spreadsheet program.

Scenario Analysis: Utilization, PM Hours and Client Loss

The hypothetical base case (Hypothetical Example)

All figures here are arithmetic examples, not Tapflare customer outcomes, vendor results or wage benchmarks. Assume three clients at \$800 per month, or \$2,400 of revenue. The agency buys a plan at \$899 per month with modeled capacity of 42 provider hours (two hours x 21 business days) and reserves 10 hours per client. PM and review time is 12 hours in total at an assumed loaded \$50 per hour, or \$600, and direct costs are \$100. Total cost is $\$899 + \$600 + \$100 = \$1,599$. Contribution is \$801, or **33.375%** of revenue, before overhead and tax, with 30 of 42 modeled hours (71.4%) booked. At a 40% target, required revenue is $\$1,599 / 0.6 = \mathbf{\$2,665}$, about \$888 per client; at 30% it is \$2,284 and at 50% it is \$3,198.

Table 2: sensitivity to PM hours, client count and booked utilization

Table 2 varies one input at a time. Direct costs stay at \$100 and the plan fee stays fixed because a subscription fee does not shrink when a client leaves. The last column is an illustration from the simplest queueing model, where expected queue length scales as $\rho / (1 - \rho)$ for utilization ρ (emunix.emich.edu); a real design queue is not that model, so the column shows direction and steepness only.

Case (Hypothetical Example)	Clients and revenue	PM and review hours	Total cost	Contribution	Marg in	Booked share of 42 hours	Queue factor
Base	3 clients, \$2,400	12	\$1,599	\$801	33.4 %	71.4%	2.5
Lighter PM load	3 clients, \$2,400	8	\$1,399	\$1,001	41.7 %	71.4%	2.5

Case (Hypothetical Example)	Clients and revenue	PM and review hours	Total cost	Contribution	Margin	Booked share of 42 hours	Queue factor
Heavier PM load	3 clients, \$2,400	16	\$1,799	\$601	25.0 %	71.4%	2.5
Heavy PM load	3 clients, \$2,400	20	\$1,999	\$401	16.7 %	71.4%	2.5
Lose one client, PM hours fall	2 clients, \$1,600	8	\$1,399	\$201	12.6 %	47.6%	0.9
Lose one client, PM hours do not fall	2 clients, \$1,600	12	\$1,599	\$1	0.1%	47.6%	0.9
Add a fourth client	4 clients, \$3,200	16	\$1,799	\$1,401	43.8 %	95.2%	20.0

PM time is the swing variable: moving from 8 to 20 hours takes the margin from 41.7% to 16.7% with no change in fee or revenue. Client loss is nonlinear because the fee does not move; losing one of three clients cuts contribution from \$801 to \$201 even when PM hours fall proportionally. The fourth client lifts the margin to 43.8% only by booking 95% of modeled capacity, where the queue factor is 20 against 2.5 in the base case; in a single-server queue the mean waiting time goes to infinity as utilization approaches 100 percent (people.orie.cornell.edu). At \$800 per client, the smallest client count that clears a 40% margin is four ($600n - 999 \geq 320n$, so $n \geq 3.57$), and that holds only if the fourth client's 10 reserved hours fit in the 12 modeled hours still unbooked after three clients (30 of 42 booked), which leaves about 2 hours of slack (40 of 42 booked, 95.2%).

Low, base and high utilization

With a fixed fee, the effective cost per booked provider hour falls as utilization rises. At \$899 and 42 modeled hours the plan costs \$42.81 per booked hour at 50% utilization, \$29.97 at 71.4% and \$22.48 at 95.2%. The question is whether the agency can reliably sell the higher levels. Academic work on subscription pricing under congestion notes that the firm has less control over usage with subscription pricing (faculty.wharton.upenn.edu): one heavy client can consume capacity reserved for others. A fair-use scope and per-client reservation in the client contract is the agency-side control.

Subscription versus a priced project quote on the same scope

The alternative to a subscription is buying individual projects at a quote while the agency spends the same labor. *Table 3* holds scope and agency workload constant: three clients, \$2,400 of revenue, 12 agency hours at \$50, \$100 of direct costs, and a **hypothetical** project quote of \$150. Only projects per month vary. Break-even is the fee divided by the quote: $\$899 / \$150 = 5.99$, about six projects.

Projects per month (Hypothetical Example)	Subscription cost	Project-quote cost	Contribution, subscription	Contribution, project quotes	Lower-cost model
3	\$899	\$450	\$801 (33.4%)	\$1,250 (52.1%)	Project quotes

Projects per month (Hypothetical Example)	Subscription cost	Project-quote cost	Contribution, subscription	Contribution, project quotes	Lower-cost model
6	\$899	\$900	\$801 (33.4%)	\$800 (33.3%)	Roughly equal
12	\$899	\$1,800	\$801 (33.4%)	-\$100 (-4.2%)	Subscription

Table 3 shows why irregular demand is the central no-buy trigger: the subscription fee is paid whether three or twelve projects arrive, while quotes are paid only when ordered. The real quote must be obtained, and agency labor may differ by model (many small briefs can cost more PM time than one queue), so hold workload constant first.

Data Analysis and Evidence

The evidence for this decision is mostly adjacent rather than direct. No audited dataset of agency margins on resold design subscriptions was found, and the two vendor articles arguing for resale give no margin figure: the ManyPixels list article says white-label work keeps margins predictable (manypixels.co), and the Penji article says an agency can offer assets "with room to mark up" (penji.co). The benchmarks below frame the model's inputs; they are not targets.

- **Utilization:** SPI Research's 2026 benchmark, sponsored by Deltek, surveyed over 500 firms representing more than 245,000 employees (deltek.com). It reported billable utilization of 66.4% for 2025, well below the 75% threshold it considers optimal (deltek.com), and 75.0% for high-performance organizations against 64.9% for others (deltek.com).
- **Project margin and EBITDA:** the same source reports project margins of 37.7% (deltek.com) and industry EBITDA (earnings before interest, taxes, depreciation and amortization) of 9.9% in 2025 (deltek.com). These are professional services in general, not design agencies.
- **Agency gross profit:** a UK benchmark survey relayed by Productive reported average gross profit margins for agencies above £1M falling to 39%, the lowest on record (productive.io). It is in a sterling context and passes through a software vendor's site, so it is secondary.
- **Practitioner rules of thumb:** webinar notes from the Agency Management Institute describe 55% of adjusted gross income allocated to people costs (agencymanagementinstitute.com), a claim that most agencies achieve only 40% actual utilization when audited (agencymanagementinstitute.com), and a 1.3 multiplier on estimates for interruptions (agencymanagementinstitute.com). The notes state no sample, so they are assertions, not survey results; the multiplier is a useful stress test for the PM-hours input.
- **Scope creep:** the Project Management Institute's 2018 Pulse of the Profession drew on 4,455 project management practitioners (pmi.org) and found that 52% of projects completed in the prior 12 months experienced scope creep (pmi.org). Unlimited revisions under a flat fee invite that pattern at client level.
- **Churn and retention:** Recurly's network data put median annual churn for business and professional services at 3.21%, while the same page's overall-churn figure for the segment is 3.44% (recurly.com); the sample is not stated and the data lean toward software. A Harvard Business Review article attributes to Bain's Reichheld the claim that a 5% retention gain raises profits by 25% to 95% (hbr.org), a wide, secondhand range that supports direction rather than a number.

Two things follow. Agencies typically run well below full utilization of their own people, so a model assuming 95% booked vendor capacity and a light PM load is optimistic by construction. And a subscription's fixed-cost nature makes churn and demand variability first-order inputs.

Procurement Checks Before Reselling

Reselling is a contract question as much as a margin question. The findings below are from vendor and official pages opened on 2026-10-27. This is general information, not legal advice, and a qualified lawyer should review any contract.

Multi-brand and agency-use rights

Several vendors describe unlimited brands, but platform licenses deserve a close read. Penji's terms grant use of the services for the user's internal business purposes (penji.co), Flocksy's use the same internal-business-purposes language (flocksy.com), and Design Pickle's license is non-sublicensable and non-transferable for internal business purposes (designpickle.com). Those clauses concern platform access; whether an agency may give clients logins or run client work through the platform is a separate question the pages read do not resolve, so the agency should request written confirmation of agency use. Kimp's terms bar reselling any portion of the service itself (kimp.io), yet its explainer calls white-label design one of its popular use cases (kimp.io) and its terms require customers who will resell designs to tell the design team at the time of the request (kimp.io). The ManyPixels help center says the work can be used commercially, modified and resold (manypixels.co).

White-label portal versus white-label files

"White label" can mean unbranded deliverables, branded review links, or a client-facing portal on the agency's domain. Flocksy's agency page describes no vendor marks on deliverables and review links stripped of vendor branding (flocksy.com), and pitches billing clients at project or retainer rate while keeping the delta (flocksy.com). Design Pickle documents custom domain, logo and primary brand color on review pages (help.designpickle.com) but notes that notification emails are not sent from the agency's domain (help.designpickle.com). A ManyPixels checklist lists a custom platform or Slack as something to look for in a white-label partner (manypixels.co) without stating that it provides one. Ask each vendor which of the three it offers and at which plan tier.

Ownership, licenses and assignment

Ownership language varies. Penji's terms name the customer sole and exclusive owner (penji.co), Flocksy's grant ownership of deliverables completed and delivered (flocksy.com) but state that rights to deliverables from a refunded period revert to the vendor (flocksy.com), and ManyPixels' terms condition ownership on payment, including a clause allowing the vendor to reclaim ownership after a payment reversal (manypixels.co). An agency should map these conditions to its own client contracts.

The legal frame is the U.S. Copyright Office's. A commissioned work is a "work made for hire" only if it falls within one of nine statutory categories (copyright.gov), the agreement must be signed by all parties (copyright.gov), and a work that fails any requirement is not a work made for hire (copyright.gov). A transfer of

copyright ownership must be in writing and signed by the owner of the rights conveyed (law.cornell.edu); the statutory definition lists assignment and exclusive license among the forms of transfer (law.cornell.edu). The check is whether the chain from vendor to agency, and from agency to client, contains a signed assignment or a license broad enough for the intended use. The Office also states that AI-generated output is protectable only where a human author has determined sufficient expressive elements (copyright.gov), so ask whether and where the vendor uses generative tools.

Embedded third-party material is a separate chain. Design Pickle's terms license content for a single use as incorporated into a deliverable (designpickle.com), one stock marketplace's standard license does not allow transfer to more than one client unless separately licensed (stock.adobe.com). Font licenses are also typically scoped by use, so confirm web and app rights.

Account access, cancellation and file retention

If the vendor holds the files, exit terms are part of the cost. Penji's terms say that on expiry the customer loses access to the services and associated design files (penji.co), while its help center says a canceled account can still download completed projects but not open them (intercom.help). ManyPixels says files, requests, messages and brand profiles are deleted at the end of the billing cycle after cancellation (manypixels.co) and that it does not offer refunds (manypixels.co). Kimp's terms say design files are downloadable for up to six months (kimp.io). The agency's contracts should promise clients a download schedule and keep a local archive of source files.

Subcontracting, currency and tax

Each subcontracting relationship usually requires a separate contract defining the scope of work (law.cornell.edu), and some contracts limit or prohibit subcontracting (law.cornell.edu), so check client agreements before routing work to a vendor.

Currency and tax are cash-flow inputs. ManyPixels charges in US dollars per its terms (manypixels.co), which exposes a non-U.S. agency to exchange-rate movement between vendor and client invoices. Sales tax on design services varies by U.S. state: Washington lists ad design among newly taxed services (dor.wa.gov) and website design, development and support (dor.wa.gov), requires a buyer who plans to resell to provide a reseller permit (dor.wa.gov), and notes changes effective July 1, 2026 (dor.wa.gov); Texas says merely using a computer as a tool for a professional service does not by itself make it taxable (comptroller.texas.gov). In the European Union the Commission distinguishes where services are supplied (taxation-customs.ec.europa.eu) and has a separate rule for supplies of services between businesses (taxation-customs.ec.europa.eu). A tax professional should confirm the treatment.

Web deliverables: acceptance criteria

Scope comes first: ManyPixels' terms exclude coding (HTML, CSS, JavaScript) and UX prototyping (manypixels.co), so a web build is not what that plan buys. For vendors that do build sites, write standards into acceptance. The Web Content Accessibility Guidelines (WCAG) 2.2 define three conformance levels, A (lowest), AA and AAA (highest) (w3.org), and say their criteria suit purchasing and contractual agreements (w3.org); the W3C advises against requiring Level AAA as a general policy (w3.org), and conformance fails if any page in a process does not conform (w3.org). No tool alone can determine whether a site meets

accessibility standards ([w3.org](https://www.w3.org/)); human evaluation is required ([w3.org](https://www.w3.org/)), and that review time belongs in the agency's labor line. For performance, web.dev documents a good Largest Contentful Paint (LCP) as 2.5 seconds or less (web.dev), a good Interaction to Next Paint (INP) as 200 milliseconds or less (web.dev) and a good Cumulative Layout Shift (CLS) as 0.1 or less (web.dev), measured at the 75th percentile (web.dev).

Comparative Context and Market Positioning

For white label design agency pricing, the market splits between flat-fee capacity and per-project quotes, and the agency question is whether capacity can be resold at a margin. In its own list article, ManyPixels describes its best-fit agencies as those with five or more retainer clients or no design team (manypixels.co). Its list article (February 20, 2026) and the Penji article (shown as last updated March 31, 2026 on the page opened) are competitor-authored, read here only for the claims attributed to them; neither establishes audited agency margin outcomes. The gap this report addresses is a labor-inclusive allocation and sensitivity tool the operator populates with the agency's own data.

Positioning also differs by what is sold. Dedicated-designer plans such as the ManyPixels Design Team (\$2,599 per month, two dedicated designers) (manypixels.co) move the unit from shared outputs to a designer's working hours, which pushes the model back toward an hours-based plan and makes the idle-capacity line more important. Tapflare, the publisher of this report, is treated like every other vendor here: its allotment and support model should be verified on its own page rather than assumed from this article. The worksheet applies to it as to every row: obtain the fee, modeled hours, deadline terms and multi-brand terms in writing and run the same cases.

The No-Buy Result

The worksheet should return "do not buy a subscription for resale" under any of these conditions. Each is a decision rule, not a judgment on a vendor.

- **Irregular demand:** if monthly project counts swing around the break-even (about six projects at a \$150 quote in the hypothetical), project quotes win in low months while the fixed fee is paid in all of them (*Table 3*).
- **Scope outside production:** if the required work is marketing strategy, SEO, copywriting, media buying or a one-off brand-strategy engagement, a design production plan does not cover it. ManyPixels' pricing page, for example, describes its shared plans as daily design support from a multi-skilled team (manypixels.co).
- **Margin below target at realistic utilization:** if contribution at about 70% booked capacity and the agency's own PM hours (stress-tested with a 1.3 multiplier) falls short of target, a higher client count will not fix it.
- **Client concentration:** if one client is most of the revenue, losing it leaves the fixed fee uncovered.
- **Unresolved contract points:** if the vendor will not confirm agency use, written ownership transfer and file access after cancellation.
- **Scope mismatch:** if the plan excludes the work, such as a CMS build, that clients need (manypixels.co).

Implications and Future Directions

Margin in this model is decided by two numbers the vendor does not control: the agency's PM and review hours per client, and the share of modeled capacity it can reliably sell. The vendor's flat fee is the easy input. A 30-day pilot with one or two real clients yields the usable-capacity factor and PM-hours figures that no published benchmark supplies.

Vendor terms also move. Design Pickle's help center describes a 2026 restructuring in which legacy plans are phased out for new clients (help.designpickle.com), and ManyPixels' terms are dated October 15, 2026. Prices and plan structures should be rechecked immediately before signature, and the worksheet's input cells should carry a retrieval date. Web acceptance should be tied to WCAG 2.2 and Core Web Vitals rather than to the vendor's description. Agencies that run the worksheet for several months will hold better data than any public source; tracking actual versus modeled PM hours and booked share by client is the useful next step.

Frequently Asked Questions (FAQs)

What is a white label design subscription, and how do I resell unlimited graphic design?

It is a flat monthly plan whose output the agency delivers to its clients as its own. Treat "unlimited" as unlimited requests and revisions, not output: two vendors' terms say output volume depends on request volume and complexity (penji.co) (designpickle.com), and one says its creatives work on one request at a time (help.designpickle.com). Sell clients a defined scope and monthly reservation, and never let reserved hours exceed usable capacity.

What profit margin should a design subscription reseller target?

No public source establishes a typical margin for this model, so the target is the agency's own. Required revenue = total costs (plan fee + agency labor + direct costs) / (1 - target margin); at 30%, 40% and 50% the hypothetical base case needs \$2,284, \$2,665 and \$3,198. Professional-services project margins of 37.7% are context only (deltek.com).

How does a reseller capacity calculator work, and what drives productized design service margins?

It converts the plan to modeled capacity, reserves hours per client within the usable total, allocates the fee, adds agency labor at a loaded rate, and reports contribution per client and overall. Margins depend on the fixed fee, the number of clients sharing it, agency hours per client and churn; in the hypothetical, PM hours alone swing the margin from 41.7% to 16.7%.

Is white label web design for agencies the same as a design subscription?

Not necessarily. One vendor excludes CMS builds (manypixels.co). Confirm that the specific web work is in scope and set accessibility and performance criteria for acceptance.

How does a flat-rate subscription compare with a project quote?

A subscription is a fixed cost for capacity; a quote is a variable cost per project. In the hypothetical they break even near six projects a month at a \$150 quote.

What inputs should I request from a vendor?

- **Plan fee and term:** total at the billing term being bought, currency, tax treatment and price-change notice.
- **Capacity definition:** unit (hours, outputs, active projects), what a business day is, time zone, and whether unused capacity rolls over or expires.
- **Revision accounting:** whether late revisions draw on capacity.
- **Scope list:** inclusions and exclusions by work type, including web.
- **Agency terms:** multi-brand rights, client access, white-label files versus portal, and written confirmation that resale is permitted.
- **Ownership:** a signed assignment or license, stock and font treatment, and any reversion conditions.
- **Exit and confidentiality terms:** file export, retention, refunds, pause options and portfolio display opt-out.

Conclusion

A design subscription can be profitably resold, but the evidence supports a conditional answer. In the hypothetical, three \$800 clients on a \$899 plan with 12 PM hours at \$50 produced a 33.375% contribution margin, which fell to 16.7% at 20 PM hours and to near zero when a client left without a matching cut in agency time. Agency labor, booked capacity and churn dominate, vendors do not sell comparable units, and "unlimited" describes requests and revisions rather than output.

The worksheet therefore ends in one of three results: buy a subscription when demand is steady, booked utilization is realistic and the margin clears the target with a pilot-measured PM load; buy project quotes when demand is lumpy or below the break-even count; or keep capacity in house when the work is strategy, SEO, copywriting, media buying or a one-off engagement that a production plan does not cover. Prices and terms here were read on 2026-10-27 and should be rechecked before purchase, and a qualified lawyer or tax professional should review contracts and tax treatment.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

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About Tapflare

Tapflare gives companies an on-demand design and web team for a flat monthly fee.

How it works

Each subscriber has a dedicated project manager who learns the brand, assigns every request to a senior specialist in that kind of work, and reviews the result before it is delivered. Requests are submitted and discussed in the Tapflare portal, each plan includes a daily allotment of design or development time, and the client keeps full ownership of the export and source files.

What it covers

Graphic design, custom illustration, presentation design, logos and brand guides, video editing and motion graphics, website and mobile-app mockups, and website development, from design mockups to HTML, to drag-and-drop builders or custom code.

What it is not

Tapflare is not a marketing agency, a media-buying, SEO or copywriting service, a software product or a freelance marketplace. Where a reader needs one of those, the honest answer is to say so.

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See [Tapflare](#) and its [pricing](#).

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