The Starving-Crowd Test for Your ZIP Codes

Three ZIP codes. All three criteria. Two out of three is a no — write the no down and move to the next ZIP.

PAIN — the three ZIP codes near you with the oldest housing stock, the wettest ground and real basements. How do you know?

PURCHASING POWER — what did houses actually sell for on those streets last year, and can that owner fund a full system?

TARGETABILITY — list the exact places those owners already are: inspectors, agents, plumbers, neighbourhood groups, hardware store counters.

Score each ZIP one to three on all three criteria. Circle the single ZIP you will own first, and write why in one sentence.

Your Homeowner Avatar

Write her in her words, not yours. Every line here becomes copy later — in your ad, your voicemail and your estimate.

Write the exact sentence she typed into her phone the morning she found the water.

What is she actually afraid of — the wall, the mould, the resale value, or telling her husband what it costs?

What has she already tried, and why did it fail?

Who has already been in that basement about this, and what did they tell her?

What does she need to hear in your first two minutes to stop bracing for a sales pitch?

Personal Runway Worksheet

Your monthly nut, line by line. Total it, divide your reachable cash by it, and write the months at the bottom. Round up nothing.

MONTHLY PERSONAL EXPENSE	AMOUNT	COVERED BY (SAVINGS / SPOUSE / SIDE INCOME)

Demand by Month — Basement Waterproofing

The demand index is filled in from search data for this trade. You fill in the jobs, the revenue, and what you do in the slow months.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL DO IN THE SLOW MONTHS
Jan	0.98			
Feb	0.92			
Mar	1.11			
Apr	1.03			
May	0.91			
Jun	1.07			
Jul	1.22			
Aug	1.21			
Sep	1.05			
Oct	0.92			
Nov	0.77			
Dec	0.81			
Year				

Demand index: 1.00 = an average month for this trade nationally (source in Resources). Your ZIP will differ — pencil your own index in the slow and busy months.

Dream Outcome Builder

Result, by when, so that what. Write it in her words. If it sounds like a brochure, you wrote it in yours.

The result she is buying, in one sentence, using no word she would have to look up.

The timeframe — by which storm, which season, which event on her calendar?

So that what? The thing on the other side: carpet back, kid's room usable, house listable, sleeping through storms.

Now the version you have been saying instead. Write it down and mark every word she would not use.

Read both out loud to somebody outside the trade. Which one did they repeat back correctly?

Obstacle → Solution Map

Fifteen rows. Every obstacle between her and a dry floor, sorted into knowledge, skill, environment or psychology, then reversed.

#	WHAT STOPS THE HOMEOWNER	CATEGORY	HOW YOUR OFFER REMOVES IT
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			

Your Value Stack

Score value to her and cost to you, one to ten. High value and low cost stays. Everything else is a bonus or a cut.

COMPONENT	PROBLEM IT SOLVES	VALUE TO THEM	COST TO YOU	KEEP / BONUS / CUT

Guarantee and Offer Name

Bound it to the work you performed, then write the exclusions in the same size type. Honest beats enormous.

What exactly are you guaranteeing — which walls, which joint, which system, for how long?

What it does not cover, in plain words: plumbing, window wells, skipped walls, grading, unfound groundwater.

What happens when somebody calls it in — who comes, how fast, and what does it cost them?

Three candidate names for the offer. Say each one out loud to somebody who does not do this work.

The Say-It-Out-Loud List

Say every one of these before she asks. The estimate where nothing is hidden is the estimate she remembers.

- [ ] Which feet of wall get opened — marked in painter's tape while she watches — DATE ______
- [ ] That drywall, trim and flooring do not go back, and roughly what a finish carpenter charges to do it — DATE ______
- [ ] Where the discharge water ends up and why it cannot go into the sanitary sewer — DATE ______
- [ ] That the sump circuit is licensed electrical work and you are paying an electrician to do it — DATE ______
- [ ] That a bowing or cracked structural wall is an engineer's call, not yours — DATE ______
- [ ] That mould testing and remediation is a separate trade and you are not selling it — DATE ______
- [ ] What the warranty covers, what it excludes, and whether it transfers with the house — DATE ______
- [ ] The cheap fix she should try first, if a cheap fix would actually work here — DATE ______
- [ ] How long the crew is in the house and what time they leave each day — DATE ______
- [ ] The price, once, then stop talking — DATE ______

Service Area and Jobs You Will Not Do

Write the no list while the calendar is full. The list you write while broke is not a list, it is a wish.

Your inner circle: the drive-time radius you will cross for any job, measured in Tuesday traffic.

Your outer ring: how far out you will go, for which job types only, and at what minimum ticket.

Jobs you refuse — structural, licensed electrical, mould, homeowner-specified fixes. Add your own.

Who you hand each refused job to, by name and phone number. A referral you cannot make is a no you will break.

Which of the three buyers you lead with: panicked homeowner, seller under contract, or landlord. Why that one?

Ten-Competitor Scan

Ten companies from your main search term. Read their reviews, not just their homepage. Last column is the gap they left.

COMPANY	GOOGLE RATING	REVIEWS	PRICE SIGNAL	THEIR PROMISE	GAP YOU CAN OWN

Your One-Liner and Positioning Statement

Problem, plan, success — three sentences. Then test it on somebody outside the trade and see if it survives a week.

PROBLEM — what goes wrong for people who do not have you, in one sentence they would nod at.

PLAN — the three steps you take, named so she can repeat them to her husband.

SUCCESS — what life looks like after, concretely. Not peace of mind. Something she can see.

Positioning statement: for which buyer, you are the what that does which unique thing, and the proof is.

Who repeated it back to you a week later, and what did they get wrong?

Entity, EIN and Bank Setup

One week, in this order. Do not hand out a card until the last box is checked.

- [ ] Decide the entity type with an attorney or accountant — write down why, not just what — DATE
- [ ] File with the Secretary of State and save the stamped formation document as a PDF — DATE
- [ ] Apply for the federal EIN online, free, direct from the IRS site — never through a paid reseller — DATE
- [ ] Open a business checking account in the company name with the EIN and formation document — DATE
- [ ] Open a second account for tax, and route a fixed percentage of every deposit into it the day it lands — DATE
- [ ] Get a business debit card and stop using the personal one for anything company-related — DATE
- [ ] Register a trade name if you will operate under something other than the legal name — DATE
- [ ] Check whether your city and county require a separate business licence — most do — DATE
- [ ] Set up bookkeeping software and connect the bank feed before the first deposit, not after the first year — DATE
- [ ] Register with the state for sales tax if your accountant says this trade collects it where you work — DATE
- [ ] Buy the domain and set up a business email address that is not your personal one — DATE
- [ ] Create the Google Business Profile and verify it — free, and the highest-return hour of the week — DATE

License Requirements by State — Basement Waterproofing

Filled in from state boards. Find your row, then call the board and confirm before you rely on it — rules change.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	No statewide	—	Check city / county	—	No
Texas	No statewide	—	Check city / county	—	No
California	Yes	C-61/D-51 Limited Specialty — Waterproofing and Weatherproofing	Contractors State License Board (CSLB)	$200–$450	Yes
Florida	Yes	Certified Building Contractor / Certified Specialty (Waterproofing) Contractor	Florida Department of Business and Professional Regulation (DBPR) — Construction Industry Licensing Board	$145–$245	Yes
New York	No statewide	—	Check city / county	—	No
Pennsylvania	Yes	Home Improvement Contractor (HIC) Registration	Pennsylvania Office of Attorney General	$100	No
Illinois	No statewide	—	Check city / county	—	No
Ohio	No statewide	—	Check city / county	—	No
Georgia	Yes	Residential-Basic Contractor	Georgia State Licensing Board for Residential and General Contractors	$200–$300	Yes
North Carolina	Yes	General Contractor License (Limited/Intermediate/Unlimited) — required for projects $40,000 or more	NC Licensing Board for General Contractors (NCLBGC)	$75–$125	Yes
Michigan	Yes	Residential Builder's License (or Maintenance & Alteration Contractor License)	Michigan Dept. of Licensing and Regulatory Affairs (LARA), Bureau of Construction Codes	$117–$195	Yes

Federal: EPA Lead-Safe Certification (RRP Rule) (any renovation, repair, or crack/wall work disturbing painted surfaces in target housing or child-occupied facilities built before 1978). Rules change — confirm with the board before you spend a dollar.

Insurance Lines and Annual Cost Ranges

Annual ranges for a small operation. Write your own quotes beside them, then decide what you carry on day one.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	$900–$1,800	Damage or injury you cause to others	
Workers comp	3.27–3.44 per $100 payroll	Your crew, hurt on the job	
Commercial auto	$3,000–$4,800	The truck and what it hits	
Bond	$100–$900	Not federally required; several licensing states (e.g. GA, NC, MI) require a contractor surety bond as part of licensure, typically $10,000-$25,000 bond amount	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three agents minimum. Ask every one: what would you decline on a job like mine, and what would you have to add?

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

Show up with these written down. Professionals are expensive when they do your thinking and cheap when you do it first.

- [ ] Which entity fits my situation, and what do I have to do every year to keep the protection real? DATE
- [ ] Does this state or county tax waterproofing work as a service, on materials, or not at all? DATE
- [ ] What has to be in my written agreement before I open a slab — and will you draw one up for me? DATE
- [ ] How do I word a change order so that extra work discovered mid-job is signed for before it starts? DATE
- [ ] What are the mechanic's lien deadlines here, and what notice do I have to serve to keep the right? DATE
- [ ] How should the warranty language be written so the exclusions hold up if somebody disputes them? DATE
- [ ] When does a helper stop being a subcontractor and become an employee in this state? DATE
- [ ] What do I have to withhold, file and pay the quarter I put somebody on payroll? DATE
- [ ] How much should I be setting aside for taxes on every deposit, starting with the first one? DATE
- [ ] What records do I need to keep, in what form, and for how long? DATE
- [ ] Do I need workers comp before my first helper, or the day I hire him? DATE
- [ ] What happens to the company and the warranties if something happens to me? DATE

Equipment Budget — Basement Waterproofing

Low and high are real retail ranges for this trade. Write your own price in the last column and mark what waits until job three.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
Submersible sump pump (1/2 HP)	$91	$439	Yes		
Battery backup sump pump system	$158	$746	Yes		
Commercial-grade dehumidifier (70-pint)	$180	$500	Yes		
Wet/dry shop vacuum (16-gallon)	$159	$574	Yes		
Pin/pinless moisture meter	$20	$200	Yes		
Epoxy/polyurethane crack injection kit	$219	$660	Yes		
Electric demolition/rotary hammer	$319	$815	Yes		
Contractor-grade wheelbarrow (6 cu ft)	$114	$249	Yes		
Self-leveling cross-line laser level	$70	$230	Yes		
Half-mask respirator kit (P100/OV cartridges)	$34	$81	Yes		
Portable generator (3000W)	$440	$632	Later		
Gas pressure washer (3000 PSI)	$287	$390	Later		
Essential equipment	**$1,364**	**$4,494**			

Ranges are retail prices at the time of research (sources in Resources). Used and rental are the day-one shortcuts.

Total Startup Budget

Essential equipment plus vehicle, liability insurance and launch marketing. Fill in your real numbers, then add your reserve at the bottom.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$1,364	$4,494	
Used cargo van (work van)	$12,429	$49,766	
General liability, year one	$900	$1,800	
Launch marketing	$1,000	$5,000	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$15,693**	**$61,060**	

Funding Sources

Rank every source by real cost, not by how fast it says yes. If nobody will state the total dollar cost, write that down too.

SOURCE	AMOUNT AVAILABLE	COST (RATE / EQUITY / FAVOR)	SPEED	USE IT?

Client-Financed Acquisition Plan

The deposit buys materials and marketing and nothing else until the job is closed out and paid. Write your version of that rule.

Your deposit rule: how much, when it is collected, and what it is allowed to pay for.

The dollar split on every deposit: materials, marketing allocation, tax slice, untouched.

What you will buy with the marketing slice from job one, specifically, and how you will know it worked.

Where the money physically lives between jobs — which account, and who can touch it.

The company reserve you are building to, and the month you expect to reach it.

Typical Jobs and Price Ranges — Basement Waterproofing

National ranges for this trade with typical hours. Write your own price beside each, then check it against your break-even hour.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Foundation crack epoxy/polyurethane injection (single crack)	$250	$1,000	3	$333	
Sump pump system installation	$600	$2,500	5	$500	
Interior perimeter drain tile system (30 linear ft)	$1,200	$3,600	16	$225	
Exterior French drain installation (40 linear ft)	$400	$4,000	12	$333	
Whole-basement dehumidifier installation	$1,000	$2,800	3	$933	
Vapor barrier / wall moisture-barrier installation	$1,500	$4,000	8	$500	
Complete basement waterproofing system (whole house)	$3,000	$10,000	32	$313	
Interior waterproof paint/sealant coating (500 sq ft of wall)	$500	$4,000	8	$500	

Crews in this trade bill $50—$150 an hour (flat pricing). Technicians earn $17—$38 an hour.

Good / Better / Best Builder

Build all three on one page, present highest first, and label the middle. The small option has to be genuinely useful.

	GOOD	BETTER	BEST
Name			
What is included			
What is left out			
Price			
Guarantee			
Who buys it			
Anchor shown first?			

Break-Even Hourly Rate

Your monthly nut divided by hours you can actually bill. Be honest about billable hours or the whole sheet lies to you.

LINE	MONTHLY AMOUNT	NOTES
Your pay		
Insurance		
Vehicle + fuel		
Software + phone		
Tools + repairs		
Marketing		
Other fixed		
TOTAL monthly nut		
Billable hours per month		
Break-even hourly = nut ÷ hours		
Target margin %		
Your rate = break-even ÷ (1 − margin)		

Markup vs Margin Table

Fill this in once and tape it in the truck. Adding half again to your cost is not a half margin, and the gap is your profit.

JOB COST	MARKUP %	PRICE	MARGIN %

Price Raise Ladder

Five estimates per rung. Say the number, stop talking, record the answer. Stop climbing when the nos arrive.

RUNG	PRICE FOR THE STANDARD SYSTEM	ESTIMATES GIVEN	SIGNED	CLOSE RATE	CLIMB AGAIN?

Your Attraction Offer

The written diagnosis is the offer. Decide what is in it, what it is called, and whether it is free or credited back.

What is in the written report, item by item, that she keeps whether or not she hires you?

Name it. Something she can repeat to her husband without looking at the paper.

Free, or a fee credited in full against the work? Write the rule for switching from one to the other.

The exact sentence you say on the phone when booking it, word for word.

How the report is delivered and how fast — same visit, same day, or next morning?

Upsell and Downsell Plan

Name the next real problem, price it on the spot, then stop talking. Downsells change scope or terms, never the price of the same scope.

The chain: what problem does each job you sell reveal next? Write at least four links.

Your upsell script for the most common one, in her words before yours.

Your phasing rule: which walls go first, how the sump is sized for phase two, what the warranty says.

Your payment terms and financing option, and when in the visit you offer them.

Continuity or Referral Plan

This trade has no subscription. Fill this with real names and real rewards — inspectors, agents, plumbers, restoration, insurance.

PLAY	WHAT THEY GET	PRICE / REWARD	WHEN YOU OFFER IT	TARGET TAKE-RATE

Thirty-Day Cash Per Customer

Trace one customer through their first month and add up the cash. If it does not cover finding the next one, fix the sequence.

LINE	AMOUNT	HOW YOU GOT IT
Deposit collected at signing		
Balance collected at closeout		
Upsells accepted		
Downsell or phase-two deposit		
Referral fees paid out		
Materials and subs on this job		
Cost to acquire this customer		
Thirty-day cash left over		
Customers that cash could buy		

Job-Start Checklist

First thirty minutes on site. Do it in this order, every job, whether or not the homeowner is watching.

- [ ] Confirmation text sent the night before with arrival window and your name — DATE
- [ ] Walk the room with the homeowner and photograph everything before you touch it — DATE
- [ ] Hard floor protection from the entry door to the work area — boards, not cloths — DATE
- [ ] Doorway zipped with plastic; furnace fan off and the return vent in that room taped — DATE
- [ ] Mark on the wall in painter's tape exactly what gets opened, and get her eyes on it — DATE
- [ ] Vacuum attached to the saw, respirator on, filters checked before the first cut — DATE
- [ ] Pet and family plan confirmed: who is home, what hours are bad, which door stays shut — DATE
- [ ] Parking, dumpster and material staging agreed so nobody's car gets blocked — DATE
- [ ] Utilities located and the electrician's arrival time confirmed if the job needs a circuit — DATE
- [ ] Scope sheet out on the table where both of you can point at it — DATE

Job-Close Checklist

Prove the work, hand over the folder, ask for the review. Do not leave until every line is ticked.

- [ ] Water test at the joint with the homeowner watching the pump cycle — DATE ______
- [ ] Backup pump demonstrated by unplugging the primary in front of her — DATE ______
- [ ] Walk outside together to the discharge point and show where the water goes — DATE ______
- [ ] Shutoff, breaker and check valve pointed out and explained — DATE ______
- [ ] All debris and spoil removed; floors vacuumed; the path back to the door cleaned — DATE ______
- [ ] Photos of every phase uploaded and printed for the folder — DATE ______
- [ ] Folder handed over: photos, pump model and serial, discharge sketch, warranty, spring checklist — DATE ______
- [ ] Warranty read aloud — what it covers, what it excludes, and that it transfers — DATE ______
- [ ] Review asked for out loud, on the spot, with the link texted while you stand there — DATE ______
- [ ] One-year check booked on the calendar in front of her — DATE ______
- [ ] Invoice sent the same day with the deposit applied and the balance on one line — DATE ______

Family Worksheet

You are working inside somebody's home. Write your standards down before the first job, not after the first bad review.

Your dust plan: vacuum, containment, HVAC shutdown, respirator — write the exact steps.

Your protection plan: what gets covered, what gets moved, who moves it, and what gets photographed.

The three questions you ask every homeowner about hours, pets and who is home.

Your communication rule: when you text, what you say, and what happens when you are running late.

Your change-order rule in one sentence you can say out loud at a kitchen table.

Equipment Log

Ten minutes a month, on paper, in the truck. Filters, coils, grease, cords. The tool that fails on a job costs a day.

ITEM	BOUGHT	COST	SERVICE DUE	SERVICED	NOTES

Lead-to-Closeout Workflow

One page, ten steps, one owner per step. If you cannot name who does it when you are sick, it is not a system yet.

STEP	WHO DOES IT	BY WHEN	PROOF IT HAPPENED

Your Warm 100 — 1 of 2

Names first, message second. Family, old crews, the parts counter, inspectors, agents, plumbers. Log every reply.

#	NAME	HOW YOU KNOW THEM	CONTACTED	RESPONSE	REFERRAL?
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					

Your Warm 100 — 2 of 2

#	NAME	HOW YOU KNOW THEM	CONTACTED	RESPONSE	REFERRAL?
26					
27					
28					
29					
30					
31					
32					
33					
34					
35					
36					
37					
38					
39					
40					
41					
42					
43					
44					
45					
46					
47					
48					
49					
50					

Lead Magnet Plan

One page, one narrow problem, genuinely useful. If she would not have paid for it, it is a brochure.

ELEMENT	YOUR ANSWER
Narrow problem it solves	
Type (reveal / sample / one step)	
Delivery format	
Name (test three)	
Time to consume	
The next problem it reveals	
The offer that solves it	

LTGP : CAC Worksheet

Gross profit, not revenue. Under three to one and the channel is eating you one lead at a time.

LINE	AMOUNT	HOW YOU GOT IT
Average job price		
Gross margin %		
Gross profit per job		
Jobs per customer (lifetime)		
LTGP		
Marketing spend last 30 days		
New customers last 30 days		
CAC		
LTGP : CAC		

Rule of 100 — Daily Tracker

One row a day. One of these every day for a hundred days before you form an opinion about what works.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Cold reaches												
Warm reaches												
Content minutes												
Ad minutes / dollars												
Follow-ups sent												
Estimates booked												

WEEK NOTES

Estimate Visit Checklist

An inspection with questions attached, not a presentation. Forty minutes, in this order, and out the door when you said.

- [ ] Text the night before with your name, photo and an arrival window — DATE ______
- [ ] Boot covers on at the door, before she has to wonder whether to ask — DATE ______
- [ ] Tell her how long you will be and that you will be gone by then — DATE ______
- [ ] Ask when it started, what the worst time looked like, and what got ruined — DATE ______
- [ ] Ask what happens if it does it again this spring — then be quiet — DATE ______
- [ ] Walk the outside first: downspouts, grade, window wells, gutters, the neighbour's slope — DATE ______
- [ ] Inside: moisture readings, the floor-to-wall joint, every crack measured and photographed — DATE ______
- [ ] Say the honest cheap fix out loud if a cheap fix would work here — DATE ______
- [ ] Give the price range in the first ten minutes so she stops bracing — DATE ______
- [ ] Show three photos of your own jobs, named streets, on your phone — DATE ______
- [ ] Name what you do not do — structural, mould testing, licensed electrical — and who does — DATE ______
- [ ] Mark the tape on the wall showing exactly what gets opened — DATE ______
- [ ] Present three options on one page, highest first, then stop talking — DATE ______
- [ ] Leave the written diagnosis and the self-check page whether or not she signs — DATE ______
- [ ] Book the next step before you leave the driveway — DATE ______

Objections and Replies — Basement Waterproofing

The eight sentences you will hear forever. Write your own reply in the third column and say it out loud until it sounds like you.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
The other guy quoted half that.	I cannot tell what is different between the two pieces of paper and I am scared of being the sucker.	
Can I just paint the walls with that waterproof stuff first?	I want the cheapest thing that might work before I spend real money.	
How do I know you will still be here in ten years?	Somebody I know got a lifetime warranty from a company that changed its name.	
The last guy said the whole thing was my downspouts.	I have been told two different stories and one of you is lying to me.	
I need to think about it and talk to my wife.	This is more money than I expected and I do not want to decide in front of you.	
Do I really need the battery backup? That is extra.	I think you are upselling me.	
Are you going to tear up my finished basement?	I am picturing dust in the whole house and a job that never ends.	
Won't my homeowner's insurance cover this?	I am hoping somebody else pays for this.	

Review Request Script

Ask on the day, in the basement, with the pump still running. Then send the link while you are standing there.

Your ask, word for word, in the words you would actually use out loud.

The line that gives her a way out — how you invite the complaint privately instead.

How the link gets sent, by whom, and how fast after you ask.

What you do when a review is bad: who replies, how fast, and what the reply says.

Where reviews get counted and how many you are aiming for each month.

The Proof Kit in Your Truck

Everything that answers a doubt without you having to claim anything. If it is not in the truck, it does not exist.

- [ ] Certificate of insurance as a PDF on your phone, current, one tap away — DATE
- [ ] Licence or registration number where your state issues one — DATE
- [ ] A folder of before-and-after photos from your own jobs, by street name — DATE
- [ ] Two customers who have agreed to take a phone call from a stranger — DATE
- [ ] A blank scope sheet and a blank change order, on paper, in a clipboard — DATE
- [ ] The written-diagnosis form with space for photos and moisture readings — DATE
- [ ] Printed copies of your self-check page to leave behind — DATE
- [ ] A sample warranty with the exclusions printed in the same size type — DATE
- [ ] A moisture meter and a flashlight that works — DATE
- [ ] Boot covers, and enough of them — DATE

First-Hire Scorecard

All seven, not four of seven. The cash line is the one people skip and the one that ends companies.

SIGNAL	YES / NO	EVIDENCE
Turning away work weekly		
Working > 55 hours		
Callbacks rising		
Cash covers 8 weeks of wages		
A job description exists		
A training week is planned		
A 90-day exit plan exists		

30 / 60 / 90 Ramp Plan

Write it before he starts. Safety and homeowner manners first, tools second, independent work last.

MILESTONE	DAY 30	DAY 60	DAY 90

Org Chart at $250k, $500k and $1M

Name the seats before the people, then mark which seats you are personally standing in today.

At the first level: which seats exist, and which ones are you sitting in yourself?

At the second level: what breaks first, and who do you hire to fix it?

At the third level: crews, leads, office. Who owns scheduling, who owns money, who owns sales?

Which seat do you want to still be sitting in three years from now, and why that one?

What You Pay For Is What You Get

One line per behaviour you actually want. If you cannot explain the bonus in one sentence, simplify it.

BEHAVIOUR YOU WANT	HOW IT IS MEASURED	WHAT IT PAYS	HOW OFTEN IT IS PAID

Twelve-Month Forecast

The demand index is filled in from search data for this trade. You fill in jobs, ticket, revenue, costs and profit.

MONTH	DEMAND INDEX	JOBS	AVG TICKET	REVENUE	COSTS	PROFIT
Jan	0.98					
Feb	0.92					
Mar	1.11					
Apr	1.03					
May	0.91					
Jun	1.07					
Jul	1.22					
Aug	1.21					
Sep	1.05					
Oct	0.92					
Nov	0.77					
Dec	0.81					
Year						

Demand index: 1.00 = an average month for this trade nationally (source in Resources). Your ZIP will differ — pencil your own index in the slow and busy months.

Cash Flow Log

Weekly, on paper. The deposits-held column is the one contractors leave off and the one that keeps them honest.

WEEK	CASH IN	CASH OUT	BALANCE	DEPOSITS HELD	NOTES

Profit First Allocations

Split every deposit the day it clears, on the tenth and the twenty-fifth. Profit and tax live at a different bank.

ACCOUNT	TARGET %	THIS MONTH $	ACTUAL %
Income (100%)			
Profit			
Owner pay			
Tax			
Operating expenses			
Materials / subs pass-through			

KPI Scorecard — Basement Waterproofing

Benchmarks are pre-filled and most come from larger companies than yours. Watch your own trend, not the gap.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Close rate (signed bids ÷ estimates presented) (target 30%)												
Average ticket size (target 10,000 USD)												
Job-level gross margin (target 50%)												
Lead-to-customer conversion rate (target 7.8%)												
Referral lead close rate (target 50%)												
Crew utilization rate (target 80%)												
Marketing spend as % of revenue (target 11%)												
Contract cancellation/rescind rate (target 5%)												
Revenue per lead (target 2,400 USD)												

WEEK NOTES

Monthly P&L

One row a month. If materials and labour are not separated from overhead, this sheet cannot tell you anything.

MONTH	REVENUE	MATERIALS + SUBS	LABOR	OVERHEAD	NET PROFIT

Days 1–30: Get Cash

One goal: get paid by a stranger. Everything on this list either serves that or it waits until month two.

- [ ] Entity formed, EIN issued, business bank and tax accounts open — DATE
- [ ] General liability policy bound — before the first job, not after — DATE
- [ ] Licence, registration or permit checked for your state and county, in writing — DATE
- [ ] Business phone number live and answered, with a voicemail that says your one-liner — DATE
- [ ] Google Business Profile claimed, filled out completely and verified — DATE
- [ ] Essential equipment bought; the rest rented until you have rented it three times — DATE
- [ ] Attraction offer written on one page and named — the water-source diagnosis — DATE
- [ ] Self-check lead magnet written, printed and loaded in the truck — DATE
- [ ] Three-tier estimate page built, with the anchor first and the small option honest — DATE
- [ ] Scope sheet, change order and warranty language drafted with your attorney — DATE
- [ ] Warm hundred written down — names before messages — DATE
- [ ] Warm hundred contacted one at a time over two weeks, replies logged — DATE
- [ ] Ten professionals identified by name: inspectors, agents, plumbers, restoration — DATE
- [ ] Every inspection offered gets booked and run, including the obvious nothings — DATE
- [ ] First paying job from outside your own contacts, closed out and invoiced same day — DATE

Days 31–60: Get More Cash

Stop adding activities. Improve the one that worked, offer an upsell every time, and raise the price once.

- [ ] Every job gets a written scope sheet and a phased-photo record — DATE
- [ ] Every job gets a closeout folder handed over in person — DATE
- [ ] One upsell offered out loud on every job, at the moment the problem is visible — DATE
- [ ] Every upsell no logged with a date for a spring follow-up — DATE
- [ ] Price raised one step on the next five estimates and the answers counted — DATE
- [ ] Close rate calculated for the month: signed jobs over estimates presented — DATE
- [ ] Review asked for in the basement on every closed job, with the link texted on the spot — DATE
- [ ] Deposits split the day they clear: materials, marketing, tax, owner pay — DATE
- [ ] Job costing done on every completed job within a week of finishing — DATE
- [ ] Rule of 100 tracker filled in every single day, no gaps — DATE
- [ ] Electrician, excavator and finish carpenter lined up as named subs with insurance on file — DATE
- [ ] Content posted from real jobs at least weekly — video, photos, a plain explanation — DATE

Days 61–90: Get the Most Cash

Build the engine that generates jobs instead of doing jobs. Then decide about the first hire against the scorecard.

- [ ] Ten referral partners met in person, by name, with the finder's fee stated clearly — DATE ______
- [ ] A stack of self-check pages left with every inspector, agent and plumber — DATE ______
- [ ] Follow-up dates with every referral partner on the calendar, not in your head — DATE ______
- [ ] One-year check-ups booked for every completed job — DATE ______
- [ ] Referral source tracked on every lead, so you know which relationship actually pays — DATE ______
- [ ] KPI scorecard filled in for the quarter and the trend read honestly — DATE ______
- [ ] Twelve-month forecast rebuilt with your real numbers instead of your hopes — DATE ______
- [ ] Winter reserve calculated and the account it lives in opened — DATE ______
- [ ] Price raised a second step if the first five all said yes — DATE ______
- [ ] First-hire scorecard run: all five signals, or a written date to look again — DATE ______
- [ ] Pre-mortem reviewed — did any tripwire trip and what did you actually do? — DATE ______
- [ ] Next quarter's three priorities written down, with owners and dates — DATE ______

Milestones and Tripwires

A milestone without a tripwire is a wish. Write the early warning sign and what you do the day it trips.

MILESTONE	TARGET DATE	TRIPWIRE (WHAT TELLS YOU IT IS OFF)	HIT?

Decision Log

Date, decision, why, revisit date. Memory rewrites itself to make you look reasonable. Ink does not.

DATE	DECISION	WHY	REVISIT ON