The Starving-Crowd Test for Your ZIP Codes

Run the three criteria on the five ZIP codes nearest your house. Score each out of three. Then pick two and cross the rest off.

PAIN — which neighbourhoods have kitchens old enough to hurt? Name the streets, the build era, and how you know.

PURCHASING POWER — what do houses there sell for, and where is the money for a project like this coming from?

TARGETABILITY — exactly where do these homeowners gather, search, and ask each other for recommendations?

THE VERDICT — which two ZIP codes are you working, and which one are you crossing off today?

Your Homeowner Avatar

Write one real person, not a demographic. If you cannot picture her kitchen at six in the morning, you do not know her yet.

Who is she? Her age, her house, her work, and what her kitchen looks like first thing in the morning.

What is she actually afraid of? Write three fears in her words, not in yours.

What has she already tried herself, and exactly how did it fail on her?

What does she type into Google? Write five real searches, spelled the way she would spell them.

Personal Runway Worksheet

Every dollar your household spends in a month before this business earns one. Total it, then divide your usable cash by that total.

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

Demand by Month — Cabinet Refinishing

Built from five years of national search interest for this trade, detrended so the seasonal shape is not hiding a growth curve. Plan the quiet months before they arrive, not during.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL DO IN THE SLOW MONTHS
Jan	1.06			
Feb	1.00			
Mar	1.03			
Apr	1.07			
May	0.95			
Jun	1.05			
Jul	1.10			
Aug	1.09			
Sep	1.00			
Oct	0.94			
Nov	0.88			
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.

Drive-Around Survey

One Saturday, one notebook, three neighbourhoods. Tick each item as you finish it, and date it.

- [ ] Picked three target neighbourhoods and wrote down roughly when each was built — DATE
- [ ] Pulled sold-listing photographs for ten houses in each and counted original kitchens — DATE
- [ ] Noted which streets have new counters sitting under old cabinet doors — DATE
- [ ] Wrote down the three cabinet or painting companies whose signs you saw in yards — DATE
- [ ] Checked whether any of those companies advertise cabinets specifically, or just painting — DATE
- [ ] Timed the drive from your house to the centre of each neighbourhood — DATE
- [ ] Crossed off any ZIP where the kitchens are already done — DATE
- [ ] Named the one street you would farm first with a finished-job photograph — DATE

Dream Outcome Builder

Her words, not yours. Read every answer aloud — if it sounds like a trade brochure, rewrite it.

In one sentence: the result, the timeframe, and the feeling she gets. Written the way she would tell her sister.

What does she want somebody to say when they walk into the finished kitchen?

What is the deadline hiding behind the request — a visit, a holiday, a listing, a birthday?

What would make her call it a disappointment even if the finish is perfect?

Obstacle → Solution Map

Fifteen reasons she does not book. Category, then the component of your offer that removes it. Do not skip the psychology rows — they are the expensive ones.

#	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. High value and cheap stays core, high value and costly justifies the price, low value goes in the bin.

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

Guarantee and Offer Name

Bound the promise to work you performed and control. Then write the exclusions you will read out loud at the table.

The guarantee, in one sentence, limited to work you degreased, prepped, primed and sprayed yourself.

The exclusions, in plain words: water damage, prior failed coatings, compromised doors, anything they did themselves.

How you will honour it operationally — who goes back, how fast, and what it costs you.

Three names for the offer. Say each out loud in the truck, then circle one.

Service Area and Jobs You Will Not Do

Draw the circle, then write the refusals. The refusals are the part that protects your margin at nine at night.

Your radius: the ZIP codes inside it, the drive time to the far edge, and what you charge to cross it.

Your ideal job in one sentence — kitchen size, door type, homeowner, and why it fits your setup.

The five jobs you will not take, and the sentence you will say when one is offered.

Which streets or neighbourhoods you are farming first, and the finished job you will use to do it.

Ten-Competitor Scan

One evening. Search your main term, open the first ten and the map results, and write down the promise — not the colours.

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

Your One-Liner and Positioning Statement

Problem, plan, success — in that order, with no adjectives about you anywhere in it.

The problem she has, in her language, in under fifteen words.

The plan you run, as three steps she could repeat to her husband.

The result she gets, with the timeframe attached.

The whole one-liner in one sentence. Say it aloud three times, then rewrite it once.

Street Farming Tracker

Every finished kitchen is a billboard aimed at identical houses. Track the ask while the van is still in the driveway.

FINISHED JOB ADDRESS	STREET / SUBDIVISION	NEIGHBOURS ASKED	PHOTO PERMISSION?	ESTIMATES BOOKED

Entity, EIN and Bank Setup

One afternoon, in this order. Date each line as you finish it — the dates matter later.

- [ ] Business name checked against your state register and against available domains — DATE
- [ ] Entity filed with the Secretary of State and the filing document saved somewhere you can find it — DATE
- [ ] EIN obtained directly from the IRS website at no cost — DATE
- [ ] Business checking account opened using the EIN and the filing — DATE
- [ ] Separate card for the business only, with no personal spending on it ever — DATE
- [ ] Bookkeeping software or spreadsheet connected to the business account from day one — DATE
- [ ] Sales-tax treatment for this trade confirmed with your accountant in writing — DATE
- [ ] State and local business licence or occupational registration checked for your city and county — DATE
- [ ] Licensing requirement for your state checked on the board's own website, with the date recorded — DATE
- [ ] EPA Lead-Safe Certified Firm status confirmed or the application submitted — DATE

License Requirements by State — Cabinet Refinishing

Ten states, with fees and exam requirements as published. This is a starting map, not a substitute for your own board's website — verify and date it before you rely on it.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	No statewide	—	Check city / county	—	No
Texas	No statewide	—	Check city / county	—	No
California	Yes	C-33 Painting and Decorating Contractor	Contractors State License Board (CSLB)	$200–$350	Yes
Florida	No statewide	—	Check city / county	—	No
New York	No statewide	—	Check city / county	—	No
Pennsylvania	Yes	Home Improvement Contractor (HIC) Registration	PA 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	GA State Licensing Board for Residential and Commercial General Contractors (Secretary of State)	$200–$402	Yes
North Carolina	No statewide	—	Check city / county	—	No
Michigan	No statewide	—	Check city / county	—	No

Federal: EPA Lead-Safe Certified Firm (RRP Rule) (Any firm paid to perform renovation, repair, painting, or cabinet refinishing that disturbs paint in 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

Priced from painting-contractor benchmarks, the closest classification the industry has for this trade. Your quote moves with state, payroll and claims history.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	$1,592–$4,641	Damage or injury you cause to others	
Workers comp	3.62–25.14 per $100 payroll	Your crew, hurt on the job	
Commercial auto	$1,273–$4,424	The truck and what it hits	
Bond	$25,000–$25,000	Bond face value tied to state contractor licensing varies; California's CSLB requires a uniform $25,000 contractor's bond across all classifications including C-33 Painting (the standard cabinet-refinishing classification). Neither of the other two required-license states in this list (PA's HIC registration, GA's Residential-Basic Contractor) mandates a separate bond — GA instead allows a $25,000 surety bond as an alternative to its net-worth requirement.	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three quotes on identical limits, or you are comparing nothing. Ask every agent how fast they can issue a certificate on a Friday.

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

One hour each, with this list in your hand. Tick them off in the meeting so you do not pay to remember later.

- [ ] Which entity fits my situation, and what do I have to do every year to keep the protection — DATE
- [ ] What does my state expect in a written agreement for residential work — DATE
- [ ] How should change orders be handled when a door turns out worse than it looked — DATE
- [ ] What cancellation-notice rules apply to work sold inside somebody's home here — DATE
- [ ] How do lien rights work in this state, and what are the deadlines — DATE
- [ ] Are my services taxable here, and what about material I buy and resell — DATE
- [ ] What percentage should I set aside for quarterly estimated taxes — DATE
- [ ] When does a mileage and vehicle log stop being optional — DATE
- [ ] What do my books need to look like before I put somebody on payroll — DATE
- [ ] What does my accountant want to see from me every single month — DATE

Equipment Budget — Cabinet Refinishing

Researched ranges for this trade, essentials marked. Price each line at your own supply house, write what you actually paid, and date it.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
HVLP turbine sprayer system (cabinet-grade finish)	$600	$1,100	Yes		
Random orbital sander	$60	$150	Yes		
TSP cleaner/degreaser (surface prep)	$7	$15	Yes		
Bonding primer (for glossy/slick cabinet surfaces)	$14	$25	Yes		
Wood filler/putty (repair nicks and holes)	$6	$18	Yes		
Sandpaper (assorted grit)	$5	$10	Yes		
Painter's tape & hand masker	$10	$20	Yes		
Tack cloths & microfiber cloths	$5	$10	Yes		
Drop cloths / plastic sheeting	$5	$20	Yes		
Portable spray booth/tent for cabinet doors	$55	$180	Yes		
Cordless drill/driver kit (door & hardware removal)	$50	$150	Yes		
Quality paintbrushes (Purdy/Wooster-grade)	$15	$30	Yes		
Painter's 5-in-1 multi-tool	$20	$35	Later		
Caulking gun & caulk (seam/gap touch-up)	$15	$30	Later		
Airless paint sprayer (larger surface add-on work)	$1,100	$1,995	Later		
Multi-position ladder	$300	$700	Later		
Sander-and-dust-extractor system (premium dust-free finish)	$1,500	$2,500	Later		
Essential equipment	**$832**	**$1,728**			

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

Total Startup Budget

Essential kit, vehicle, first-year liability cover and launch marketing. Your personal runway is a separate pile — do not let it wander into this one.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$832	$1,728	
Used compact cargo van (2018-2020 Ford Transit Connect)	$9,995	$18,271	
General liability, year one	$1,592	$4,641	
Launch marketing	$500	$1,500	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$12,919**	**$26,140**	

Funding Sources

Every place the money could come from. Rank them by damage, not by interest rate, and mark the one you will actually use first.

SOURCE	AMOUNT AVAILABLE	WHAT IT COSTS	WHAT IT RISKS	RANK

Client-Financed Acquisition Plan

How the deposit on job one funds the search for job two. Write the rule down before the first deposit lands, not after.

Your deposit: what percentage, collected when, and written on the invoice as covering exactly what?

Material cost on a typical kitchen for you — and does the deposit cover it with room to spare?

The fixed slice of every deposit that goes to finding the next job. Name the number and where it gets spent.

Your rule for what a deposit may never be spent on. Write it as a sentence you would read to your spouse.

Startup Spend Log

Every dollar out, dated, with the reason. Owners who keep this sheet stop buying tools to avoid making phone calls.

DATE	WHAT YOU BOUGHT	WHERE	AMOUNT	ESSENTIAL OR COMFORT?

Typical Jobs and Price Ranges — Cabinet Refinishing

Published national ranges with an hours column beside them. Several of those hours were worked back from a published rate — time your own three kitchens and write straight over them.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Small kitchen cabinet refinishing/repaint	$900	$2,500	24	$104	
Average-sized kitchen cabinet refinishing	$1,500	$4,500	32	$141	
Larger kitchen cabinet refinishing	$3,000	$6,000	40	$150	
Cabinet refacing (new doors/veneer, add-on alternative to refinish)	$4,000	$9,500	24	$396	
Basic kitchen cabinet painting (small job)	$400	$1,250	10	$125	
Cabinet refinishing priced per linear foot (typical 20 ft kitchen)	$600	$1,200	16	$75	

Crews in this trade bill $20–$65 an hour (quoted per linear foot of cabinetry). Technicians earn $21–$30 an hour.

Good / Better / Best Builder

Three real versions of the same kitchen. Show Best first. If you would not actually build an option on a Monday, take it off the page.

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

Break-Even Hourly Rate

Every fixed monthly cost, divided by the hours you can honestly bill. Be brutal about billable hours — driving, quoting and waiting on cure are not billable.

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 it once, tape it inside the toolbox lid, and never do this arithmetic again with a homeowner watching you do it.

JOB COST	MARKUP %	PRICE	MARGIN %

Close-Rate Log

One line per quote at your current price, kept running for a season. Ten lines tell you nothing; thirty to fifty start to mean something.

DATE	KITCHEN SIZE	TIER SHOWN	PRICE QUOTED	YES / NO	WHAT SHE SAID

Your Attraction Offer

The small, physical first thing a stranger buys. In this trade it is a finished door in her hand, not a discount.

What the sample-door offer includes, how long it takes, and what she physically has at the end of it:

The fee, and exactly how it credits against the kitchen when she books:

Your condition report: what you photograph, what you write down, and what she keeps a copy of:

The next problem this reveals, and the offer that solves it:

Upsell and Downsell Plan

Every door you take off shows you the next job. Decide now what you offer and how, so you are not improvising on your knees.

The five things you can see once the doors are off, in the order you will show them:

How you show each one, and the exact words you use to price it on the spot:

Your two downsells — what changes about the scope, and what changes about the terms:

The line you will not cross on a slow month, in your own words:

Continuity or Referral Plan

This trade has no subscription and pretending otherwise insults the customer. Fill it with the honest plays instead: touch-ups, photographs, partners and the ask.

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

Referral Partner List

People who stand in ugly kitchens for a living and meet your customer before you do. Twelve names, twelve conversations, one at a time.

NAME	BUSINESS	HOW THEY MEET YOUR CUSTOMER	WHAT IS IN IT FOR THEM	CONTACTED	SENT YOU ANYONE?

Change-Order Habit

Extra work gets written and signed before it gets done. Every time, including for people you like. Tick each one on your next job.

- [ ] Showed the customer the actual problem, in the cabinet, before saying a number — DATE ________
- [ ] Wrote what the extra work is, in plain words she could read back to a friend — DATE ________
- [ ] Priced it separately from the original job rather than adjusting the total — DATE ________
- [ ] Said what happens to the schedule because of it — DATE ________
- [ ] Got a signature or a written approval before starting the extra work — DATE ________
- [ ] Photographed the condition that justified it, with the date on the file — DATE ________
- [ ] Filed the change order with the original work order in the same customer folder — DATE ________
- [ ] Invoiced it as its own line so the customer can see what she agreed to — DATE ________

Job-Start Checklist

Before a single tool comes out of the van. Run it on the small kitchens too, because those are the ones that go sideways.

- [ ] Arrival text sent, inside the window you promised — DATE
- [ ] Walk the kitchen with the homeowner and confirm the scope out loud — DATE
- [ ] Photograph every pre-existing crack, sag, chip and failed coating before you touch anything — DATE
- [ ] Confirm naps, calls, pets and which door you use — DATE
- [ ] Hard floor protection from the entry to the kitchen; counters covered and taped — DATE
- [ ] Containment plastic up, returns taped, fan in a window pulling out — DATE
- [ ] Doors and drawer fronts numbered, frames marked, hardware bagged and labelled by cabinet — DATE
- [ ] Colour and sheen confirmed against a sprayed sample in her own light, in writing — DATE
- [ ] The week explained out loud: which day doors leave, which days you are in the room, which day they return — DATE
- [ ] Sink and dishwasher access confirmed usable for every day of the job — DATE

Job-Close Checklist

Leave nothing for her to find after you have gone. This is the list the review is actually written from.

- [ ] Every door hung, sitting flush, and closing quietly — DATE ______
- [ ] Drawers running true; hardware aligned by eye across the whole run — DATE ______
- [ ] Every item on the work order finished, or explained in writing — DATE ______
- [ ] Containment down, dust vacuumed, surfaces wiped, filters and masking removed — DATE ______
- [ ] Floors vacuumed, protection removed, furniture back where it was — DATE ______
- [ ] All packaging, offcuts and empty cans out of the house and into your van — DATE ______
- [ ] Care card handed over in person: what to clean it with, and the full cure date — DATE ______
- [ ] Photographs taken before anything goes back on the counters — DATE ______
- [ ] Walk the kitchen with her, drawer by drawer, and ask what she wants adjusted — DATE ______
- [ ] Invoice presented, review asked for at the door, touch-up visit booked on the calendar — DATE ______

Family Worksheet

Working inside someone's home: dust, floors, the family's day, change orders in writing, and the evening clean-up standard.

Your dust plan for sanding inside an occupied kitchen — what goes up, where, and when it comes down:

Your floor, counter and appliance protection kit, item by item, and what it costs to restock:

The three booking questions about naps, calls and pets — and how each answer changes your day:

Your evening standard in an occupied kitchen, and how she keeps a working sink all week:

Equipment Log

What you paid, when you serviced it, what it costs to run. Also the list your insurer asks for after somebody breaks into the van.

ITEM	BOUGHT	COST	SERVICE DUE	SERVICED	NOTES

Containment and Protection Kit

Buy it as one box so protecting a house is never a decision you make while tired. Restock it on your office hour, not on the way to a job.

- [ ] Hard floor protection sized for an entry-to-kitchen run — DATE ____
- [ ] Plastic sheeting and a hand masker for openings and returns — DATE ____
- [ ] Low-tack tape suited to painted walls and finished floors — DATE ____
- [ ] A fan you can seat in a window to pull air out of the room — DATE ____
- [ ] Vacuum with a fine filter, plus spare bags and filters — DATE ____
- [ ] Cloths and microfibre for the evening wipe-down — DATE ____
- [ ] Appliance covers and counter protection — DATE ____
- [ ] Labelled bags and a marker for hardware, door by door — DATE ____

Your Warm 100 — 1 of 2

A hundred names, not fifty. Family, old crews, church, school, the supply-house counter. Ask who they know with a tired kitchen — never ask for the job.

#	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 small problem, solved completely and given away, which reveals the bigger one you get paid for. Include the doors you would tell her not to refinish — that honesty is the mechanism.

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

What a customer is worth against what a customer costs. Use last month's real spend and last month's real new customers, not a good month.

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 of these every working day. Twelve weeks of ticks. The empty weeks explain the quiet months better than any theory will.

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

The After-Photo Standard

Your photographs are your advertising budget in this trade. Same standard every job, or the library is a shoebox instead of a portfolio.

- [ ] Before shot taken on day one, from the doorway, lights on, counters clear — DATE
- [ ] The same angle used again for the after — tripod mark, or a note of where you stood — DATE
- [ ] One tight shot of a door edge and profile, because that is what shows the finish — DATE
- [ ] One shot of an open cabinet, if the interiors were part of the job — DATE
- [ ] Hardware shot: the pull, the hinge, the way the door sits closed — DATE
- [ ] A short clip of one door opening and closing quietly — DATE
- [ ] Nothing on the counters, no van keys, no coffee cup, no reflection of you in the microwave — DATE
- [ ] Filed by street address, with the colour name and sheen in the file name — DATE

Estimate Visit Checklist

Half an hour in somebody's home. Run the same order every time so the nervous visits go like the easy ones.

- [ ] Confirmed the evening before with an arrival window — DATE ______
- [ ] Arrived inside the window; texted before she noticed if anything changed — DATE ______
- [ ] Wiped feet, asked where to come in, asked about naps, calls and pets — DATE ______
- [ ] Walked the whole kitchen and opened every door before pricing anything — DATE ______
- [ ] Checked the sink base and under the dishwasher for water damage — DATE ______
- [ ] Identified the substrate out loud and said what it means for her — DATE ______
- [ ] Ran the condition report and photographed every flaw — and named what is fine — DATE ______
- [ ] Counted doors, drawer fronts and linear feet, and wrote the measurements down — DATE ______
- [ ] Showed the sample door and photographs of kitchens like hers — DATE ______
- [ ] Handed over the one-page, three-tier scope and then stopped talking — DATE ______
- [ ] Asked which option looks like her kitchen, and waited for the answer — DATE ______
- [ ] Booked the next step before leaving: start date, sample door, or a follow-up time — DATE ______

Objections and Replies — Cabinet Refinishing

The first two columns are printed for you. The third is blank on purpose: write your reply in your own words, then say it out loud until it stops sounding like a script.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
That is a lot more than I expected.	She has an anchor in her head from a neighbour's job or a rock-bottom online quote, and no way to compare what is actually in each price.	
My cousin's boy paints houses and said he would do it for half.	She wants permission to take the cheap route, and she is hoping you talk her out of it.	
Can you just do it without taking the doors off?	She is picturing her kitchen torn apart for a month and does not want strangers spraying inside her house.	
How do I know it will not chip like the last time?	Somebody already did this badly to her, and she is asking whether you are that person again.	
We are going to get three quotes.	She does not yet know how to tell the quotes apart, so she is defaulting to the only sorting tool she has.	
Can you knock something off if I pull the doors myself?	She wants to feel like she negotiated, and she is offering the only labour she has.	
We might just replace the cabinets instead.	She is weighing spending far more for something that feels safer and more permanent.	
Can we wait until after the holidays?	She is protecting her kitchen during the one season the whole family is in it — this is a scheduling objection, not a price objection.	

Review Request Script

At the door, in person, while she is looking at the finished kitchen. Ask everyone. Never offer anything in exchange.

Your ask, word for word — short enough to say without reading it:

Exactly when and how you send the link, and who is standing where when you do:

Your reply to a bad review — you are writing to the next hundred readers, not the reviewer:

Your weekly review count, and the day you check it:

Your Proof Kit

What actually travels with you to an estimate. Assemble it once and keep it in the van, restocked on your office hour.

- [ ] One finished sample door she can hold, in your most-requested colour and sheen — DATE
- [ ] Photographs sorted by cabinet style, not by date, so she sees her own kitchen — DATE
- [ ] Reviews printed or bookmarked from streets she would recognise — DATE
- [ ] The one-page scope with three tiers, biggest first, ten copies in the folder — DATE
- [ ] The condition report form, blank, on a clipboard — DATE
- [ ] A current certificate of insurance you can send from your phone in a minute — DATE
- [ ] The care card, so she can see what she gets at the end — DATE
- [ ] The story of one job you turned down, and why you turned it down — DATE

Quote Follow-Up Log

Most kitchens are lost to silence, not to a competitor. One line per quote, and a date you will actually call back on.

DATE QUOTED	NAME / STREET	TIER SHOWN	PRICE	FOLLOW-UP 1	FOLLOW-UP 2	OUTCOME

First-Hire Scorecard

All of them true, with evidence written beside them, or the answer is not yet. Not yet is a real answer, not a failure.

SIGNAL	YES / NO	EVIDENCE
Turning away kitchens weekly		
Working > 55 hours		
Estimates not returned same day		
Callbacks rising		
Cash covers 8 weeks of wages		
A job description exists		
A training plan measured in months, not weeks, exists		
A 90-day exit plan exists		

30 / 60 / 90 Ramp Plan

Write it before the first interview. What they own, what they touch, and what you inspect at each stage.

MILESTONE	DAY 30	DAY 60	DAY 90

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

Seats, not names. Write who answers the phone at each size — in this trade that seat caps you long before the sprayer does.

At $250k: who does what, and which single seat buys back the most of your hours?

At $500k: what has to be written down before the booth can run without you standing in it?

At $1M: what are you doing all day, and who owns the schedule and the material?

The seat you would fill first if the money appeared tomorrow — and why that one:

Sub or Employee — Questions to Take to Your Accountant

Not a test you grade yourself. Answer each one honestly about the person you want to bring on, then take the page to somebody accountable for the answer.

- [ ] Do I decide the hours, the days and the order the work is done in? DATE
- [ ] Whose tools, sprayer, van and materials are being used? DATE
- [ ] Does this person work for other companies, or only for me? DATE
- [ ] Can they send somebody else in their place and still get paid? DATE
- [ ] Do they carry their own liability insurance, and have I seen the certificate? DATE
- [ ] Am I buying a finished result, or am I buying hours of their time? DATE
- [ ] Does my state require workers compensation at this headcount? DATE
- [ ] What does my state require me to file, and by when, before the first payday? DATE

Pay and Bonus Design

Write what each component is actually paying for. If a line rewards speed in prep, cross it out — that is the line that costs you a callback in July.

COMPONENT	AMOUNT / RATE	WHAT IT REWARDS	HOW IT IS MEASURED	PAID WHEN

Twelve-Month Forecast

The printed index is national search interest for this trade, detrended across five years. Pencil in jobs, ticket and revenue beside it — then correct yourself in three months.

MONTH	DEMAND INDEX	JOBS	AVG TICKET	REVENUE	COSTS	PROFIT
Jan	1.06					
Feb	1.00					
Mar	1.03					
Apr	1.07					
May	0.95					
Jun	1.05					
Jul	1.10					
Aug	1.09					
Sep	1.00					
Oct	0.94					
Nov	0.88					
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

One line a week. The deposits column is money you are holding that is not yours to spend — keep it honest and it will keep you solvent.

WEEK	CASH IN	CASH OUT	BALANCE	DEPOSITS HELD	NOTES

Profit First Allocations

Money moves on two fixed dates a month, before anything is spent. Start with a share so small it feels symbolic, then raise it a little each quarter.

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

KPI Scorecard — Cabinet Refinishing

Benchmarks published for this trade and for cabinet dealers generally. Compare yourself to last month first, and to a company ten times your size never.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Target gross profit margin (target 37.5%)												
Material cost share of job (paint/primer/hardware) (target 30%)												
Labor cost share of job (target 70%)												
Average job cost per linear foot of cabinetry (target 70 USD/linear_ft)												
Average small-kitchen job price (target 1,700 USD)												
Average large-kitchen job price (target 4,500 USD)												
Typical job duration (target 4 days)												
Recommended cabinet refinish interval (target 10 years)												

WEEK NOTES

Monthly P&L

Keep coatings, hardware and subbed doors separate from overhead. Mixing them is the reason most people in this trade cannot say which kitchens made money.

MONTH	REVENUE	MATERIALS + SUBS	LABOR	OVERHEAD	NET PROFIT

Days 1–30: Get Cash

One goal this month: a paying customer who is not related to you. Everything here exists to shorten the distance to that person.

- [ ] Entity filed; federal tax number obtained; business bank account open — DATE
- [ ] Own state licensing page opened, screenshotted, and the date written on the worksheet — DATE
- [ ] One liability policy bound; certificate saved on your phone and in the van — DATE
- [ ] Essential kit bought — and nothing from the wait-for-it column — DATE
- [ ] Offer, three tiers and bounded guarantee written on one page, exclusions printed — DATE
- [ ] Sample-door attraction offer built: fee, turnaround, and how it credits — DATE
- [ ] Condition report built as a one-page form and used on every estimate — DATE
- [ ] Warm hundred filled to the last name; first fifty contacted with a photograph — DATE
- [ ] Service-area circle drawn on a map; do-not-do list written and pinned up — DATE
- [ ] Every enquiry quoted, no exceptions, and every quote followed up in writing the same evening — DATE
- [ ] First deposit taken before a door came off; that job's material bought from it — DATE
- [ ] First finished kitchen photographed to standard before anything went back on the counter — DATE

Days 31–60: Get More Cash

More out of the kitchens you are already standing in, not more kitchens. Both moves are cheap and both are in earlier chapters.

- [ ] Second fifty warm contacts made — DATE
- [ ] Interiors, hardware and drawer boxes shown and priced on every job this month — DATE
- [ ] One add-on room quoted on every kitchen — vanity, laundry or built-in — DATE
- [ ] Change order written and signed for every piece of extra work, including for people you like — DATE
- [ ] Gross profit worked out on every kitchen finished, from real costs — DATE
- [ ] Close-rate log started at your current price and left running — DATE
- [ ] Price raised one step only if the calendar is booked out AND margin is under target — DATE
- [ ] Job-start and job-close lists run on every job, including the small ones — DATE
- [ ] Review asked for out loud, in person, at the door of every finished kitchen — DATE
- [ ] Photographs taken to the same standard and filed by street address — DATE
- [ ] Office hour held every week without moving it — DATE
- [ ] Tax share moved to a separate account off every payment that landed — DATE

Days 61–90: Get the Most Cash

Build the thing that makes month four easier than month one — then make the hire decision on evidence rather than on how tired you are.

- [ ] Touch-up visit booked for every kitchen finished this quarter, including month one — DATE
- [ ] Neighbour introduction asked for on the day of completion, on every job — DATE
- [ ] Six referral partners contacted in person: agent, designer, countertop installer, cabinet shop, property manager, stager — DATE
- [ ] Door hangers run on both sides of every street you worked on — DATE
- [ ] Past-customer note sent with a real reason, not a discount code — DATE
- [ ] Gross profit calculated for every kitchen this quarter; the losing job type repriced or dropped — DATE
- [ ] Lifetime gross profit and acquisition cost worked out from real numbers, not estimates — DATE
- [ ] Autumn and winter weeks pre-sold as new-year bookings with deposits down — DATE
- [ ] First-hire scorecard filled honestly; decision written down with a date either way — DATE
- [ ] Decision log started, with the three biggest calls of the quarter already in it — DATE

Milestones and Tripwires

A milestone without a tripwire is a wish. Every tripwire must be something you could notice on an ordinary Tuesday, from a page you already keep.

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

Decision Log

What you decided, why, and when you will look at it again. In a year this page will tell you whether you were unlucky or whether you were wrong.

DATE	DECISION	WHY	REVISIT ON