The Starving-Crowd Test for Your ZIP Codes

Answer for the specific ZIP codes you will actually drive, not for your state. All three criteria have to pass.

PAIN — what is failing in these neighbourhoods, and what event forces the homeowner to finally deal with it?

PURCHASING POWER — who owns these homes, how long have they owned them, and how will they pay for a slab?

TARGETABILITY — name every way you can reach these homeowners for under the cost of a tank of fuel.

The verdict: pass or fail, and what you will change about the circle if it failed.

Your Homeowner Avatar

One real person, not a category. Use a customer you have already met or a neighbour you could describe out loud.

Who is she? House, age of the flatwork, how long she has owned it, who else has a say in the decision.

What has she already tried, and what happened when she tried it?

What exactly does she type into Google before she calls anyone?

What is she afraid of that has nothing to do with price?

What would have to be true for her to pay your number without flinching?

Personal Runway Worksheet

Household expenses only — the company's bills belong in Chapter 12. Total it, then divide your cash on hand by that total.

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

Demand by Month — Concrete Flatwork

The index is real search demand for this trade, month by month. Fill in what you expect to book and what you will sell in the months the weather does not cooperate.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL DO IN THE SLOW MONTHS
Jan	0.79			
Feb	0.90			
Mar	0.98			
Apr	1.04			
May	1.09			
Jun	1.11			
Jul	1.14			
Aug	1.13			
Sep	1.09			
Oct	1.00			
Nov	0.88			
Dec	0.86			
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

Use her words. If a sentence sounds like a brochure, cross it out and write what she said in the driveway.

The result she wants, said the way she would say it to a neighbour:

The timeframe you can hold in your worst weather month:

What changes in her life once it is done — what she stops worrying about:

Write it as one sentence: [result] in [timeframe] so that [what changes].

Three ways a competitor's sheet of paper could still look identical to yours — and what you will add so it cannot:

Obstacle → Solution Map

Fifteen rows. Use all four categories: knowledge, skill, environment, psychology. Every solution must be a thing you do, say, photograph or hand her — never an adjective.

#	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 from one to ten. Keep the high-value, low-cost items in the core. Move high-value, high-cost items to paid upgrades. Cut the rest.

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

Guarantee and Offer Name

Guarantee only what you control. Then write down what honouring it would cost you on a bad job, and add that to your price.

What do you control completely on every pour? List it before you promise anything.

Write the guarantee: the measurement, the window, the remedy, and the exclusions you will say out loud.

What would it cost you to honour that on your worst job of the year?

Three names for this offer — outcome plus constraint. Circle the one a homeowner repeats back correctly.

Service Area and Jobs You Will Not Do

Answer by drive time and trip count, not by miles. The refusal list matters more than the radius.

Your circle: the towns and ZIP codes you can be at twice in one day without wrecking the day.

Trips per job in your workflow — list every visit from estimate to final walk-through.

Your ideal customer in one sentence: who, what house, what job, what they care about.

The jobs you will not take this year, and the sentence you will use to decline them politely.

Ten-Competitor Scan

Search your town plus the service. Fill one row per company from the first page of results. Read the three-star reviews, not the five-star ones.

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

Your One-Liner and Positioning Statement

Problem, plan, success — in that order, in one breath. If you have to explain it, cut it in half and try again.

The problem in her words, including the part that has nothing to do with concrete:

Your plan in three steps, named so she can repeat them:

What success looks like for her — describe the driveway she stops thinking about:

The whole thing in one sentence, out loud, in one breath:

The six places it goes this week (truck, voicemail, estimate, door hanger, sign, first sentence):

Entity, EIN and Bank Setup

Work top to bottom. Nothing below the line happens until the line above it is done.

- [ ] Decide entity type with an attorney who has construction clients — DATE
- [ ] File the entity with your Secretary of State and save the filing number — DATE
- [ ] Apply for the EIN on the IRS website and print the confirmation letter — DATE
- [ ] Open a business checking account in the company name — DATE
- [ ] Open a business card or fuel card and stop using personal plastic for jobs — DATE
- [ ] Register for state tax accounts your accountant tells you apply — DATE
- [ ] Set up bookkeeping software and connect the business account on day one — DATE
- [ ] Register the business name locally if your county or city requires it — DATE
- [ ] Create a company email address that is not your personal address — DATE
- [ ] Save every formation document in one folder, on paper and in the cloud — DATE

License Requirements by State — Concrete Flatwork

Find your state, then confirm it by phone — boards change fees and rules more often than anybody publishes. Cities and counties can require more than the state does, never less.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	No statewide	—	Check city / county	—	No
Texas	No statewide	—	Check city / county	—	No
California	Yes	C-8 Concrete Contractor	Contractors State License Board (CSLB)	$200–$350	Yes
Florida	Yes	Certified Concrete Work Specialty Contractor	Florida DBPR / Construction Industry Licensing Board (CILB)	$195–$345	Yes
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 General Contractors (Secretary of State)	$210–$342	Yes
North Carolina	No statewide	—	Check city / county	—	No
Michigan	Yes	Maintenance & Alteration Contractor — Concrete (B) specialty	Michigan LARA / Residential Builders' and M&A Contractors' Board	$195–$265	Yes

Rules change — confirm with the board before you spend a dollar.

Insurance Lines and Annual Cost Ranges

Ranges for a small residential flatwork operation. Your actual quotes go in the log on the next page — get three on every line.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	\$500–\$1,500	Damage or injury you cause to others	
Workers comp	3.87–5.18 per \$100 payroll	Your crew, hurt on the job	
Commercial auto	\$750–\$2,000	The truck and what it hits	
Bond	\$10,000–\$25,000	Bond face value required as part of contractor licensing varies by state (e.g. California CSLB \$25,000; other states commonly \$10,000-\$20,000); not universally required for concrete flatwork. Annual premium is typically 1-5% of the bond amount.	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three quotes per line, minimum. Note the deductible and the limits, not just the premium — the cheap policy is usually cheap for a reason you will find out later.

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

Take this into one paid hour with each. Write their answers in the margin — you will need them again in Chapter 11.

- [ ] Which entity fits my state, my risk and how I plan to pay myself? DATE ____
- [ ] What has to be in my written agreement with a homeowner in this state? DATE ____
- [ ] How does my state handle sales tax on materials and on labour for real property? DATE ____
- [ ] What are the notice deadlines if I ever need to file a lien for non-payment? DATE ____
- [ ] When am I required to carry workers compensation, and am I counted myself? DATE ____
- [ ] What are the rules here for classifying a helper as a subcontractor rather than an employee? DATE ____
- [ ] What records do I have to keep, and for how long? DATE ____
- [ ] How should I pay myself, and what should I set aside for taxes each month? DATE ____
- [ ] What permits does my county require for a residential driveway or apron? DATE ____
- [ ] What should I do the day a customer threatens a complaint or a claim? DATE ____

Equipment Budget — Concrete Flatwork

Real market ranges. Fill in your price, and mark rent or buy on every powered tool — the rental column is where a first-season budget gets survivable.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
Gas vibrating concrete power screed with boards	$700	$2,646	Yes		
Concrete bull float kit with handles	$76	$314	Yes		
Concrete finishing hand trowel set	$17	$180	Yes		
Concrete edger and groover tool set	$8	$155	Yes		
6 cu. ft. contractor-grade steel wheelbarrow	$114	$309	Yes		
Concrete vibrator with poker head	$52	$358	Yes		
Vibratory plate compactor (subgrade prep)	$399	$1,350	Yes		
Rotary laser level kit with tripod	$394	$1,499	Yes		
Handheld cut-off saw for control joints	$231	$850	Yes		
Rubber concrete/cement boots	$16	$76	Yes		
Portable towable concrete mixer (3.5-8 cu. ft.)	$250	$1,033	Later		
Walk-behind power trowel (24-46 in.)	$1,150	$4,000	Later		
Portable 2000W gas generator (power tools on jobsite)	$393	$899	Later		
Pump sprayer for curing compound / form release	$87	$450	Later		
Essential equipment	**$2,007**	**$7,737**			

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

Total Startup Budget

Equipment plus vehicle plus the first year of general liability plus launch marketing. Add your own reserve line at the bottom and defend it.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$2,007	$7,737	
Used half-ton pickup truck (2019 model, ~6-7 years old)	$13,770	$15,920	
General liability, year one	$500	$1,500	
Launch marketing	$700	$4,000	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$16,977**	**$29,157**	

Funding Sources

Rank them before you need them. Write the real cost of each one — a rate, an equity share, or a favour you will owe at a family dinner.

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

Client-Financed Acquisition Plan

The deposit buys the concrete. The profit buys the next customer. Write down exactly which dollars do which job.

What does your deposit actually cover on a typical job, line by line?

What will your supplier require before they extend terms, and what is the plan to get there?

The marketing you will spend out of job one's profit, in the same week you finish it:

Your reserve: how much, in which account, and what is the only thing you will spend it on?

Typical Jobs and Price Ranges — Concrete Flatwork

National ranges for the work you will actually sell. Write your own price beside each one, then check it against your break-even before you quote it.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Concrete driveway installation (2-car, ~600 sq ft)	$2,700	$14,500	16	$906	
Concrete patio installation (~288 sq ft)	$1,440	$5,200	10	$520	
Concrete sidewalk/walkway installation (~200 sq ft, 50 ln ft)	$1,200	$2,400	6	$400	
Concrete slab installation (garage/shed floor, ~900 sq ft)	$4,500	$12,600	14	$900	
Stamped/decorative concrete patio (~288 sq ft)	$2,880	$5,760	14	$411	
Concrete resurfacing / overlay	$1,000	$5,000	5	$1,000	

Crews in this trade bill $40–$75 an hour (quoted per square foot of concrete flatwork poured). Technicians earn $23–$32 an hour.

Good / Better / Best Builder

Fill the Best column first — that is the anchor she hears first. Label one of them recommended and be ready to say why out loud.

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

Break-Even Hourly Rate

Every dollar the company owes in a month whether you pour or not, divided by the hours you can honestly bill. Below this number you are volunteering.

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

Run ten of your own recent jobs through it. The gap between the markup you thought you added and the margin you actually kept is the whole lesson.

JOB COST	MARKUP %	PRICE	MARGIN %

Your Attraction Offer

Free estimate is not an offer. Design the diagnosis you will hand over whether she hires you or not.

What will you inspect, measure and photograph on the walk? List every item.

What problems does that walk reveal that she did not know she had?

What does she physically keep at the end of it, and what is it called?

How long does it take you, and what does it cost you to deliver?

The one sentence you say on the phone to book it:

Upsell and Downsell Plan

Upsells go on the walkthrough, not the estimate visit. Downsells change the deal, never the price of the same thing.

For each job you sell, what does finishing it make visibly worse next door to it?

The exact moment and words you use to offer it:

Your payment-terms downsell — deposit, progress, balance, or split across seasons:

Your scope downsell — what comes out of the job, honestly, to reach a lower number:

The line you will never cross when somebody pushes on price:

Continuity or Referral Plan

This trade has no natural subscription, so build the referral engine and the relationship calendar instead. One row per play, with the take-rate you will actually track.

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

Job-Start Checklist

Nothing gets touched until every box is ticked. Most of these protect you from something that was already broken before you arrived.

- [ ] Photograph the whole work area and everything within reach of the truck — DATE
- [ ] Utility locate called and marks confirmed on the ground — DATE
- [ ] Permit in hand where the county or the right-of-way requires one — DATE
- [ ] Truck route walked — clearance, overhead lines, soft ground, tight turns — DATE
- [ ] Parking plan confirmed with the homeowner and the neighbours notified — DATE
- [ ] Base material, forms and reinforcement on site and counted — DATE
- [ ] Weather checked for the pour window and the cure window — DATE
- [ ] Fall protection, respirator, boots and gloves staged before anyone starts — DATE
- [ ] Wash-out container or lined pit set before the truck arrives — DATE
- [ ] Cure schedule dates written down and shared with the homeowner — DATE

Job-Close Checklist

This is the list that earns the review. Do it before you ask for the final payment, not after.

- [ ] Control joints cut on schedule and depth confirmed — DATE
- [ ] Curing compound or covering applied and documented — DATE
- [ ] Forms pulled, stakes out, edges backfilled and tidy — DATE
- [ ] All demo hauled off — nothing left on the lawn overnight — DATE
- [ ] Wash-out contained and removed; no slurry in the street or the drain — DATE
- [ ] Apron, sidewalk and street swept clean — DATE
- [ ] Barricades or tape set so nobody drives on it early — DATE
- [ ] Written cure and use schedule handed over with real dates — DATE
- [ ] Walkthrough completed with the homeowner and photographed — DATE
- [ ] Final payment collected and the review asked for out loud — DATE
- [ ] One-year check-in put on your calendar before you leave the driveway — DATE

Family Worksheet

Ladders, weather and the clean-up standard — the three things that keep a one-truck exterior company insurable and reviewed well.

Where does your work actually put people at height or at an open edge, and what protects them?

Your dust, skin and lifting rules, written the way you will say them at a tailgate:

How weather days enter your schedule, and what you tell the customer before she signs:

Your clean-up standard, item by item, including where the wash-out goes:

Who checks the standard was met, and what happens when it was not:

Equipment Log

One line per tool. Read it once a quarter and retire whatever is costing you more in downtime than a replacement would cost outright.

ITEM	BOUGHT	COST	SERVICE DUE	SERVICED	NOTES

Your Warm 100 — 1 of 2

One hundred names. Include every adjacent trade — landscapers, deck builders, fence crews, pool companies, realtors and property managers all hit flatwork and want nothing to do with it.

#	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 narrow problem, solved completely and for free, that reveals the bigger problem you get paid to fix.

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

Fill it from your own book, not from anybody's benchmark. Under three to one, stop advertising and go fix your price or your second sale.

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. Not all of them — one. Track it for 100 days before you form an opinion.

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

Work it in order. Most of this is fear removal, and most of it costs you nothing but the discipline to do it every time.

- [ ] Arrive at the time you said, or call before you are late — DATE ______
- [ ] Walk the truck route before you measure — clearance, soft ground, overhead lines, turns — DATE ______
- [ ] Measure and photograph everything, including what is already damaged — DATE ______
- [ ] Ask where the water goes when it rains hard, and check it yourself — DATE ______
- [ ] Ask the four question types: situation, problem, implication, payoff — DATE ______
- [ ] Offer your certificate of insurance and licence number before she asks — DATE ______
- [ ] Show base photos and joint plans from real jobs, and name the streets — DATE ______
- [ ] Explain the joint plan and the thickness in plain language — DATE ______
- [ ] Hand over the written condition report, hers to keep either way — DATE ______
- [ ] Give three options with the expensive one first, and say which you would pick — DATE ______
- [ ] State the cure and use dates out loud, and the parking plan — DATE ______
- [ ] Propose the next step as a statement, then put the follow-up in your calendar in front of her — DATE ______

Objections and Replies — Concrete Flatwork

The ones this trade hears every week. Read the middle column twice — the reply only works if you answered what she actually meant. Write your own words in the third column.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
Your price is a lot higher than the other guy.	I cannot see any difference between the two pieces of paper, so I am choosing on the only number I understand.	
My husband's cousin does concrete on the weekends.	I want a reason to trust a stranger over family, and I do not want to insult anybody.	
Can you just patch it instead of replacing it?	I am hoping this is smaller than I am afraid it is.	
Why does it have to be cut? Those lines look like damage.	I do not understand what I am buying and I do not want to look ignorant asking.	
Can you do it cheaper if we skip the tear-out and pour over the top?	I want a smaller number and this sounds like a reasonable way to get one.	
How long before I can park on it?	I have two cars and nowhere to put them and I am about to panic.	
I want to think about it.	Something specific is unresolved and I have not said it out loud yet.	

Review Request Script

Ask on the walkthrough, out loud, while the site is swept and she is happy. Write it, then say it into the truck mirror until it sounds like you.

The exact sentence you say at the walkthrough, word for word:

What you hand her or send her so it takes under two minutes:

Your follow-up if she says yes and then forgets — when, and what it says:

What you say to a customer who was not happy, before you ask for anything:

First-Hire Scorecard

Signals, not feelings. If most of these are yes, the hire is already late. Write the evidence, not an opinion.

SIGNAL	YES / NO	EVIDENCE
Turning away work weekly		
Working more than 55 hours		
Finishing alone on jobs that need two		
Callbacks rising		
Cash covers 8 weeks of wages		
A written job description exists		
A first-week training plan exists		
A 90-day decision date is on the calendar		

30 / 60 / 90 Ramp Plan

Write it before they start. Safety and shadowing first, supervised hands second, owned work third, and an honest decision at day ninety.

MILESTONE	DAY 30	DAY 60	DAY 90

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

Boxes first, names in pencil second. The point is to see which parts of your own week you are supposed to hand away.

At the first level: what boxes exist, and which ones are still you?

At the middle level: what came off your plate, and who holds it now?

At the top level: what are you doing all day, and what proves you got there?

Twelve-Month Forecast

The demand index is this trade's real seasonality. Spread your annual target across it instead of dividing by twelve, then subtract the days weather will take from you.

MONTH	DEMAND INDEX	JOBS	AVG TICKET	REVENUE	COSTS	PROFIT
Jan	0.79					
Feb	0.90					
Mar	0.98					
Apr	1.04					
May	1.09					
Jun	1.11					
Jul	1.14					
Aug	1.13					
Sep	1.09					
Oct	1.00					
Nov	0.88					
Dec	0.86					
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. The deposits-held column is the one that saves you — a balance full of other people's concrete money is not your money.

WEEK	CASH IN	CASH OUT	BALANCE	DEPOSITS HELD	NOTES

Profit First Allocations

Allocate off the top of real revenue — what came in, minus concrete, steel, base, haul-off and direct labour. Twice a month, same two dates, profit and tax at a different bank.

ACCOUNT	TARGET %	THIS MONTH $	ACTUAL %
Real revenue (gross minus direct job costs)			
Profit			
Owner pay			
Tax			
Operating expenses			
Equipment reserve			

KPI Scorecard — Concrete Flatwork

The benchmarks are this trade's, from cited sources. Fill in your own beside them monthly and treat any two-month gap as a problem to solve, not a number to explain away.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Gross profit margin (target 16.5%)												
Crew productivity (placement + finishing) (target 0.63 crew-hours/cu yd)												
Average residential job size (driveway) (target 6,400 USD)												
Concrete order overage / waste rate (target 7.5%)												
Search-ad lead conversion rate (construction trade) (target 3.65%)												
Referral lead close rate (target 40%)												
Net profit margin (after overhead) (target 6%)												

WEEK NOTES

Monthly P&L

One line a month. After a year this page tells you more about your company than any conversation you will have about it.

MONTH	REVENUE	MATERIALS + SUBS	LABOR	OVERHEAD	NET PROFIT

Days 1–30: Get Cash

One goal: a paying job on the ground. Everything on this list either produces that or clears the way for it.

- [ ] Entity filed, EIN issued, business bank account open — DATE ________
- [ ] Three general liability quotes in, one bound — DATE ________
- [ ] Local business licence and permit requirements confirmed by phone — DATE ________
- [ ] Attraction offer written on one page — the condition report you hand over free — DATE ________
- [ ] Warm hundred list written, adjacent trades first — DATE ________
- [ ] First 25 names contacted, responses logged — DATE ________
- [ ] Three ready-mix suppliers called: pricing, minimum load, short-load fee, radius — DATE ________
- [ ] Google Business Profile claimed, filled in and photographed — DATE ________
- [ ] Five estimate visits booked and run with the checklist — DATE ________
- [ ] First deposit taken and the date locked — DATE ________
- [ ] First job poured, photographed in good light, and paid for — DATE ________
- [ ] Review asked for out loud at the walkthrough — DATE ________

Days 31–60: Get More Cash

You have customers now. This month is about the cheapest sales you will ever make and the price you have been afraid to charge.

- [ ] The obvious next job offered on every walkthrough, and logged — DATE
- [ ] Drainage or grading offered while the base was open on every applicable job — DATE
- [ ] Price raised once and held on the next five bids — DATE
- [ ] Win rate at the higher price tracked and written down — DATE
- [ ] A written spec issued on every bid — thickness, base, reinforcement, joints — DATE
- [ ] Base photos with a tape in the frame sent on every job — DATE
- [ ] Review asked for on every completed job — DATE
- [ ] Warm hundred finished — all of them contacted — DATE
- [ ] Door hangers on the eight houses either side of every job — DATE
- [ ] Job costing done on every finished job: real materials, real hours, real margin — DATE

Days 61–90: Get the Most Cash

There is no subscription in this trade, so you build the referral engine and the relationship calendar instead. Then you decide about help.

- [ ] Referral offer written: what they hand a neighbour and what you give back — DATE
- [ ] Every past customer contacted once with the referral ask — DATE
- [ ] Seasonal follow-up list built — sealing and crack repair by month — DATE
- [ ] Two builders, property managers or HOA contacts met in person — DATE
- [ ] First-hire scorecard filled in and the decision made out loud — DATE
- [ ] Insurance and workers compensation confirmed before anybody is hired — DATE
- [ ] Ninety days of numbers reviewed: which activities actually produced money — DATE
- [ ] Tripwires reviewed — any of them tripped, and what you did about it — DATE
- [ ] Next ninety days planned on one page before this one closes — DATE

Milestones and Tripwires

The tripwire is the early sign, written down before you need it. In the moment you will explain it away, which is exactly why it has to already be on paper.

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

Decision Log

Every decision that mattered, why you made it, and when you will look at it again. In a year this is the most valuable page in the book.

DATE	DECISION	WHY	REVISIT ON