The Starving-Crowd Test for Your ZIP Codes

Pain, purchasing power, targetability. All three must come back yes. Answer from what you actually saw this week, not from what you assume.

Your three target ZIP codes, and roughly what decade the houses in each were built

Pain: what you counted on your drive - gray decks, punky post bases, sagging stairs, by neighborhood

Purchasing power: median home value, owner-occupancy, and what that tells you about who signs the check

Targetability: three places you could put your name in front of these homeowners this week for free

Your Homeowner Avatar

One person, not a demographic. Describe her the way you would describe her to a friend who wants to send you referrals.

Your one ideal customer: age, neighborhood, the house, how long they have owned it

What finally forced the issue this year - the party, the failed board, the inspection, the neighbor

The three things she is most afraid of when she hands a deposit to a contractor

What she has already tried, and why it did not fix the problem

The exact words she would use to describe the finished deck to her sister

The Voicemail Test

Call the ten deck and porch builders who rank above you. Two rounds: a Tuesday morning and a Saturday. Write down what actually happened.

COMPANY	PHONE	WHEN YOU CALLED	HUMAN ANSWERED?	WHAT THE GREETING SAID	WHAT YOU LEARNED

Personal Runway Worksheet

Real figures only. Every line of what it costs you to stay alive for one month, and where that money comes from if the phone does not ring.

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

Demand by Month - Deck and Porch Building

The index is built from five years of real search demand for this trade. Fill in what you expect to sell each month, then decide now what you will sell in the low ones.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL DO IN THE SLOW MONTHS
Jan	0.81			
Feb	0.88			
Mar	0.97			
Apr	0.99			
May	1.08			
Jun	1.05			
Jul	1.09			
Aug	1.06			
Sep	1.02			
Oct	1.02			
Nov	1.05			
Dec	0.98			
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

In her words, with a date attached. If a sentence here could appear on any contractor's truck in America, it is not specific enough yet.

The result she wants, in her words: what does the finished backyard let her do?

The timeframe attached to it - the party, the season, the weekend she has circled

The status change: what does she get to say, and to whom, when it is finished?

Your dream outcome in one sentence: result plus timeframe plus what it means to her

Now say it out loud to somebody outside the trade. What did they not understand?

Obstacle to Solution Map

Fifteen reasons a homeowner does not hire a deck builder, sorted into knowledge, skill, environment and psychology. Then what you actually do about each.

#	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 every component twice. High value and low cost stays in the core, high value and high cost becomes a named bonus, everything else gets cut.

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

Guarantee and Offer Name

A guarantee with no edges is a debt with a random due date. Write the exceptions before you write the promise.

The fear you are removing, in her words

Your guarantee in one sentence: what you promise and exactly what you pay if you miss

The exceptions, written plainly: weather days, permit delays, changes she asks for

What it costs you if you have to honour it on one job in ten, and can you carry that

Three names for the package, and the matching names for your Good, Better and Best tiers

Service Area and Jobs You Will Not Do

Drive time, not miles. Write the exception rule and its price now, so you are not inventing it at a kitchen table on a Thursday night.

Your circle: the drive time you accept, and the towns and ZIP codes that fall inside it

Your three or four primary neighborhoods, and why each one made the list

Your travel add for work outside the circle, and the point at which you simply decline

The jobs you will not do this year, and the plain sentence you will use to decline each

Who you will refer those jobs to, and what you expect back from them

Drive-Time Economics

One row per town or ZIP code you serve. Ten trips per deck is normal, so multiply honestly before you decide a place is worth keeping.

TOWN / ZIP	MINUTES ONE WAY	TRIPS PER JOB	UNBILLED HOURS PER JOB	JOBS SOLD THERE LAST YEAR	KEEP OR CUT

Ten-Competitor Scan

The literal words on their page, not your impression of them. Then read their one and two-star reviews and write the complaint that repeats.

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

Your One-Liner and Positioning Statement

Problem, plan, result. Say it out loud twenty times. It works when a homeowner can repeat it to a neighbour correctly.

The problem, in her words - what she is actually afraid of, not what she says first

The plan: the three steps you run, in the order she would experience them

The result: where she ends up, and by when

Your one-liner, written out in full and read aloud

Where it goes this week: profile, estimate header, voicemail greeting, yard sign

Entity, EIN and Bank Setup

All of it can be done in one week, mostly from a phone. Do it before the first deposit lands, not after.

- [ ] Chose an entity type and confirmed it with an accountant in my state — DATE
- [ ] Checked that the business name is available and not already trademarked in this trade — DATE
- [ ] Filed the formation paperwork and received the confirmation — DATE
- [ ] Applied for the EIN online, for free, and saved the confirmation letter — DATE
- [ ] Opened a separate business checking account and business debit card — DATE
- [ ] Registered with the state revenue department and got a sales tax answer in writing — DATE
- [ ] Set up bookkeeping software and connected the business account — DATE
- [ ] Registered with the county and city where I actually work, and any second city I plan to work in — DATE
- [ ] Decided how owner pay comes out and wrote the rule down — DATE
- [ ] Created one folder holding entity documents, EIN letter, insurance certificates and tax registration — DATE
- [ ] Saved a certificate of insurance as a file I can send from my phone in under four minutes — DATE
- [ ] Put the annual renewal dates for entity, license and insurance on a calendar with a reminder — DATE

License Requirements by State - Deck and Porch Building

Confirm your own state at the source before you rely on this. Then work down: state, county, city, and the neighbourhood association if there is one.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	No statewide	—	Check city / county	—	No
Texas	No statewide	—	Check city / county	—	No
California	Yes	D-41 Siding and Decking Contractor	Contractors State License Board (CSLB)	$200–$350	Yes
Florida	Yes	Certified General Contractor (CGC)	Florida DBPR / Construction Industry Licensing Board (CILB)	$149–$259	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 Commercial General Contractors (Secretary of State)	$200–$420	Yes
North Carolina	No statewide	—	Check city / county	—	No
Michigan	Yes	Residential Builder License	Michigan LARA / Bureau of Professional Licensing	$195–$288	Yes

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

Insurance Lines and Annual Cost Ranges

Ranges for a small contractor. Your quote moves with state, payroll, vehicle, claims history and how high off the ground you are willing to work.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	$672–$2,700	Damage or injury you cause to others	
Workers comp	3.97–7.69 per $100 payroll	Your crew, hurt on the job	
Commercial auto	$1,138–$4,355	The truck and what it hits	
Bond	$10,000–$25,000	Bond requirements vary by state and license type (e.g. some residential/general contractor licenses require a bond as a licensing condition); not universally required for deck building. Premiums typically run 1-5% of the bond face amount depending on credit.	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three quotes per line of coverage, minimum. Compare limits and exclusions, not premiums, and ask each agent what would cause a claim to be denied.

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

Two hours of professional time, asked once, instead of learning the same answers one dispute at a time over several years.

- [ ] What does my agreement need to say about deposits, draws and final payment? DATE
- [ ] How should change orders and hidden conditions be handled so they hold up? DATE
- [ ] What is the lien process in my state, and what are the deadlines from last day of work? DATE
- [ ] Is my workmanship warranty language enforceable here, and what should it exclude? DATE
- [ ] Does a homeowner have a right to cancel after signing in their own home, and how long? DATE
- [ ] What personally exposes me even with an entity in place? DATE
- [ ] Does sales tax apply to labour, materials, or both on residential improvement work here? DATE
- [ ] Do I collect sales tax from the homeowner or pay it at the supply yard? DATE
- [ ] Should my entity elect a different tax treatment, and at what income level? DATE
- [ ] How do I set owner pay, and what should I hold back for quarterly taxes? DATE
- [ ] How are customer deposits recorded before the work is performed? DATE
- [ ] Which tools and vehicle costs are deductible now and which have to be depreciated? DATE
- [ ] What records do I need to keep, in what form, and for how long? DATE
- [ ] At what point should I be talking to you about hiring my first employee? DATE

Equipment Budget - Deck and Porch Building

Tick what you already own, then total only what you have to buy. Essential items first. The second tier can wait until a job pays for it.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
7-1/4 in. circular saw (corded/cordless)	$154	$279	Yes		
10 in. sliding compound miter saw	$279	$599	Yes		
Cordless drill/driver combo kit	$110	$429	Yes		
Pneumatic framing nailer	$219	$399	Yes		
Portable 4-6 gal. pancake air compressor	$239	$446	Yes		
Reciprocating saw	$119	$303	Yes		
4 ft. box/spirit level	$160	$191	Yes		
25 ft. tape measure	$10	$50	Yes		
Chalk line reel	$4	$30	Yes		
Framing/speed square	$11	$44	Yes		
16-19 oz. framing hammer	$30	$115	Yes		
Folding sawhorses (pair/set)	$52	$200	Later		
Jobsite table saw	$274	$899	Later		
Auto-feed deck-screw driving system	$556	$773	Later		
Portable 2000-2500W inverter generator	$649	$1,179	Later		
Essential equipment	**$1,335**	**$2,885**			

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

Total Startup Budget

Tools, truck, insurance and launch marketing. Add your personal runway, permit fees, software and the materials reserve in the blank lines before you decide.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$1,335	$2,885	
Used half-ton pickup truck (2019 Ford F-150 XL Regular Cab, ~6-7 years old)	$11,840	$15,040	
General liability, year one	$672	$2,700	
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	**$14,847**	**$25,625**	

Funding Sources

What is actually available to you, ranked by real cost. Then circle the smallest combination that gets you to a first paying job.

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

Client-Financed Acquisition Plan

The deposit on job one pays for finding job two. Write the schedule you will actually use, and what each payment is tied to.

Your deposit: how much, and what event it is tied to (material delivery, not signing)

Your draw points: what has to happen before each payment comes due

What the deposit money is allowed to be spent on, and what it is not

How much of each completed job goes straight back into finding the next one

Your materials reserve: the amount, where it sits, and what triggers using it

Typical Jobs and Price Ranges - Deck and Porch Building

National ranges for the jobs this trade sells most. Write your own price beside each one, then check it against your break-even rate on the next page.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
New pressure-treated wood deck (200-300 sq ft)	$4,000	$16,000	40	$400	
12x12 ft deck build	$10,000	$20,000	32	$625	
Composite deck installation (~200 sq ft, installed)	$5,000	$10,000	32	$313	
Deck or porch railing installation (~40 linear ft)	$800	$2,400	8	$300	
Deck stairs installation	$1,400	$2,600	6	$433	
Screen in an existing porch or deck	$1,000	$1,900	8	$238	
Add a covered roof over a deck or porch	$3,000	$10,000	24	$417	

Crews in this trade bill $50—$100 an hour (quoted per square foot of deck/porch area). Technicians earn $23—$37 an hour.

Good / Better / Best Builder

Three real decks you would stand behind, presented largest first. The difference between tiers must be something the homeowner can point at.

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

Break-Even Hourly Rate

Everything the business pays whether the phone rings or not, divided by hours you can honestly bill. Drive time, dump runs and estimate visits 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 divided by hours		
Target margin %		
Your rate = break-even divided by (1 - margin)		

Markup vs Margin Table

Fill a row for each markup you use. Write the resulting margin beside it until the gap between the two words stops surprising you.

JOB COST	MARKUP %	PRICE	MARGIN %

Estimate and Outcome Log

Every estimate, the price, and the answer. After a season this is a chart of your own market instead of a feeling about it.

DATE	JOB	TIER SOLD	PRICE QUOTED	WON / LOST	REASON GIVEN

Your Attraction Offer

A diagnosis the homeowner cannot do herself, delivered in writing. It has to be able to come back clean and still be worth your time.

What you inspect, in the order you inspect it, and how long it takes

What the written report contains, and what it deliberately leaves out

Your price for it, or your reason for giving it away, and how you say that out loud

The problem it most often reveals, and the offer that solves that problem

What you do and say when the deck comes back clean

Upsell and Downsell Plan

Upsells go on the calendar at the walk-through, not in an email months later. Downsells change what they get or how they pay - never the price of the same thing.

The three things a finished deck makes possible, in the order homeowners ask for them

The exact moment and words you use to raise the next phase

Your downsells: what you remove or defer, and how you build phase one to accept phase two

Your payment-terms option, and who you would send a customer to for it

Continuity or Referral Plan

This trade has no subscription. Build the annual visit and the referral machine instead, and put a target take-rate on each play so you can tell whether it worked.

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

Referral Log

Who sent you work, what it turned into, and whether you thanked them fast enough. The customers on this page are your real marketing budget.

DATE	WHO REFERRED	JOB	SIGNED?	REWARD SENT

Job-Start Checklist

Nothing moves until every line is ticked. The three that get skipped most are the locate call, the lawn protection and the before photos.

- [ ] Signed agreement and deposit received, tied to material delivery — DATE
- [ ] Permit issued and posted, inspections scheduled — DATE
- [ ] Utility locate call placed and marks confirmed on site — DATE
- [ ] Association or architectural approval in hand where required — DATE
- [ ] Certificate of insurance sent to the homeowner — DATE
- [ ] Existing conditions photographed: deck, ledger area, lawn, access route, gate — DATE
- [ ] Material delivery confirmed, drop location agreed with the homeowner — DATE
- [ ] Lawn and drive protection laid before the material truck arrives — DATE
- [ ] Debris zone designated, trailer or dumpster on site before demolition — DATE
- [ ] Weather window checked and the schedule float confirmed — DATE
- [ ] Crew briefed on the day's hazards, fall protection and ladders staged — DATE
- [ ] Homeowner given a direct name and phone number and told the daily rhythm — DATE

Job-Close Checklist

The last hour on site decides the review. Do the walk-through before you ask for the final payment, not after.

- [ ] All fasteners, offcuts and packaging removed from lawn, beds and gravel — DATE ____
- [ ] Magnet sweep completed across lawn, drive, walk and street edge — DATE ____
- [ ] Drive and walkways blown clean, ground protection lifted and lawn checked — DATE ____
- [ ] Debris hauled off, no pile left for a later trip — DATE ____
- [ ] Guards, stairs and gate tested under load and adjusted — DATE ____
- [ ] Hardware, flashing and framing photos filed with the job — DATE ____
- [ ] Wide finished photos taken from four positions in good light — DATE ____
- [ ] Punch list written with the homeowner present and dated — DATE ____
- [ ] Punch list items completed and signed off — DATE ____
- [ ] Permit final inspection passed and the record given to the homeowner — DATE ____
- [ ] Maintenance guidance handed over, in writing, for the material installed — DATE ____
- [ ] Review requested in person, spring visit booked, referral note left for neighbours — DATE ____

Family Worksheet

Ladders, weather and clean-up. Write your standard once, then hold yourself to it on the tired Friday when nobody is watching.

Your height rule: when fall protection comes out, what you anchor to, and what you never anchor to

Your ladder rule, and the one thing you have caught yourself doing that this rule forbids

Your weather-day definition: what counts, who declares it, and how the date moves

What you will sell in the frozen months so you never take a bad job in March

Your clean-up standard, written as a list a helper could follow without asking you

Equipment Log

Blades, oil, drains, batteries and levels. A minute a week turns tool replacement into a planned expense instead of an emergency.

ITEM	BOUGHT	COST	SERVICE DUE	SERVICED	NOTES

Your Warm 100 — 1 of 2

Open your phone and work down the contacts. Everybody, not just the ones you think need a deck. Acknowledge, compliment, ask - then follow up twice.

#	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

A complete solution to a narrow problem, good enough to charge for, that reveals the bigger problem you get paid to fix. Test three names.

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

Lifetime gross profit per customer against what a customer costs you to get. Aim for at least three to one before you scale spending.

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, for a hundred days before you form an opinion. Hardest in the frozen months, because June is sold in March.

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

Run the same hour every time. The three that get skipped are asking who else decides, teaching one thing, and shutting up after the number.

- [ ] Confirmed the appointment the day before, by text, with your name and arrival window — DATE ______
- [ ] Arrived a few minutes early and parked on the street — DATE ______
- [ ] Asked why this year, what the deadline is, and who else is part of the decision — DATE ______
- [ ] Asked what number they had in mind before you arrived — DATE ______
- [ ] Walked the existing deck or site with the homeowner, diagnosing out loud — DATE ______
- [ ] Checked ledger attachment and flashing, post bases, joist ends, guard and stairs — DATE ______
- [ ] Photographed everything, including the access route and lawn — DATE ______
- [ ] Taught them one thing they did not know — DATE ______
- [ ] Presented three named options on paper, largest first — DATE ______
- [ ] Named the price and then stopped talking — DATE ______
- [ ] Asked which option feels like their deck, and waited — DATE ______
- [ ] Left the written scope, the certificate of insurance and a follow-up date — DATE ______

Objections and Replies - Deck and Porch Building

What they say, what it usually means underneath, and your reply in your own words. Say each one out loud in the truck until it stops sounding rehearsed.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
My cousin says he can do it for half that.	I have no way to judge what is different between the two prices, and I do not want to feel like the person who overpaid.	
Do I really need a permit for a deck?	I am afraid the permit means delay, cost, and a stranger from the county telling me no.	
Can you just replace the boards and leave the frame?	I want the deck to look better for the smallest possible number.	
That is a lot more than the other guy quoted.	The two estimates do not describe the same work and neither one told me so.	
Composite costs almost double. Is it actually worth it?	I want somebody honest to tell me whether the upgrade is real or a sales pitch.	
Can you start next week?	Either I am in a genuine hurry, or I am testing whether you are busy enough to be any good.	
Why do you want money before you start?	I have heard the story about the contractor who took the deposit and disappeared.	
We are going to get a couple more quotes.	I have not been given a reason to stop looking.	

Your Proof Kit

What you carry to every estimate visit. All of it fits on a phone and in one folder, and almost none of your competition will have it.

- [ ] Photos of your own structural work: flashed ledger, post standoffs, hangers, lateral connection — DATE
- [ ] Before and after pairs from the same camera position, at least three jobs — DATE
- [ ] Certificate of insurance, current, saved where you can send it in under a minute — DATE
- [ ] License or registration number where your state requires one — DATE
- [ ] A written sample scope sheet showing everything you include by default — DATE
- [ ] Your structural hardware list by manufacturer part number — DATE
- [ ] Two or three reviews from streets or subdivisions this homeowner will recognise — DATE
- [ ] The homeowner deck safety check handout — DATE

Review Request Script

Asked in person, on the deck, on the last day, with the link sent from your phone before you leave the yard.

Your ask, written out word for word in the way you actually talk

The one specific thing you will ask them to mention

When and how the link gets sent, and who is responsible for sending it

Your reply template for a bad review: thank, state the fact, offer the fix

How many reviews you want by the end of the season, and where they will live

First-Hire Scorecard

Evidence, not feelings. Three of these signals is a conversation. All of them is a hire. None of them means the problem is your pricing.

SIGNAL	YES / NO	EVIDENCE
Turning away work weekly		
Working more than 55 hours		
Punch lists getting longer		
Cash covers 8 weeks of wages		
A written job description exists		
A training fortnight is planned		
A 90-day decision date is on the calendar		

30 / 60 / 90 Ramp Plan

Safety first, then one repeatable piece of the work, then independence. Write what day 90 looks like before day one and hand it to them.

MILESTONE	DAY 30	DAY 60	DAY 90

Pay Plan Builder

Whatever you attach money to is what you get more of. Write the behaviour each element rewards, then the behaviour it might quietly break.

ROLE	BASE	VARIABLE	WHAT IT REWARDS	WHAT IT MIGHT BREAK

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

Three different companies, not three sizes of the same one. Decide which you actually want to own before you drift into it.

At $250k: who does what, and what is the bottleneck

At $500k: who is on site, who sells, who answers the phone

At $1M: crews, production lead, office, and what your own day looks like

Which of those three companies you actually want, and why

Twelve-Month Forecast

Seeded with this trade's own seasonality. Fill the low months first, and forecast jobs before you forecast revenue.

MONTH	DEMAND INDEX	JOBS	AVG TICKET	REVENUE	COSTS	PROFIT
Jan	0.81					
Feb	0.88					
Mar	0.97					
Apr	0.99					
May	1.08					
Jun	1.05					
Jul	1.09					
Aug	1.06					
Sep	1.02					
Oct	1.02					
Nov	1.05					
Dec	0.98					
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, with a running balance and a column for deposits held. The deposits column tells you how much of that balance is actually yours.

WEEK	CASH IN	CASH OUT	BALANCE	DEPOSITS HELD	NOTES

Profit First Allocations

Split the money on the way in, twice a month, on a fixed rhythm. Start with small allocations and raise them every quarter.

ACCOUNT	TARGET %	THIS MONTH $	ACTUAL %
Income (all deposits land here)			
Profit			
Owner pay			
Tax			
Operating expenses			
Materials and customer deposits			

KPI Scorecard - Deck and Porch Building

Benchmarks for this trade, pre-filled. Fill your own column monthly, and treat any line that misses twice in a row as a decision, not a mood.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Average residential job size (target 10,000 USD)												
Gross margin target per job (target 20%)												
Net profit margin target (target 10%)												
Labor cost as % of revenue (target 32.5%)												
Material markup applied to cost (target 20%)												
Average lead-to-signed-job sales cycle (target 60 days)												
Labor cost per square foot of deck (target 16.5 USD/sq ft)												

WEEK NOTES

Monthly P&L

One row a month. Materials and subs separated from labour, because when margin slips you need to know which of the two moved.

MONTH	REVENUE	MATERIALS + SUBS	LABOR	OVERHEAD	NET PROFIT

Days 1-30: Get Cash

One job this month: money from a stranger. Everything here exists to make that happen faster.

- [ ] Entity filed, EIN received, business bank account open — DATE
- [ ] Insurance quotes in from three agents and a policy bound — DATE
- [ ] State licence or registration handled, county and city checked — DATE
- [ ] Google Business Profile claimed, categories set, photos uploaded — DATE
- [ ] Offer written, named, and a guarantee you can afford chosen — DATE
- [ ] Price set from your break-even hourly rate, three tiers built — DATE
- [ ] Attraction offer live and described to people in plain language — DATE
- [ ] Warm hundred list completed and every name contacted once — DATE
- [ ] Every warm name followed up a second time — DATE
- [ ] First paying job signed, however small — DATE
- [ ] First job delivered to the full clean-up and photo standard — DATE
- [ ] Review asked for in person and the link sent from the property — DATE

Days 31-60: Get More Cash

Prove the business can grow without new leads. Two events matter: one upsell sold, one price raised and still accepted.

- [ ] Upsell offered at the walk-through on every job this month — DATE
- [ ] Next-phase conversation booked on the customer's calendar before leaving — DATE
- [ ] Price raised once, on a new estimate — DATE
- [ ] Every estimate and its outcome written in the log — DATE
- [ ] Job costing completed within a week of every job closed — DATE
- [ ] One Core Four channel chosen and run daily on the Rule of 100 — DATE
- [ ] Job-start and job-close checklists in use on every job — DATE
- [ ] Weather-day definition written and used the first time weather cost a day — DATE
- [ ] Structural photos taken before anything was covered, on every job — DATE
- [ ] Review requested on every completed job — DATE
- [ ] Referral log started — DATE
- [ ] Weekly financial hour held every Friday this month — DATE

Days 61-90: Get the Most Cash

Build what keeps cash arriving after day ninety. The milestone is one job that came without advertising.

- [ ] Annual visit offered to every past customer — DATE ______
- [ ] Yard sign used on every build and left for a week afterwards — DATE ______
- [ ] Neighbour notes delivered on every street you worked — DATE ______
- [ ] Referral reward defined, cleared with your attorney, and paid promptly — DATE ______
- [ ] First-hire decision made and written down, with a date to revisit if no — DATE ______
- [ ] Twelve-month forecast built on the seasonality index — DATE ______
- [ ] Profit First accounts opened and money moved at least twice — DATE ______
- [ ] Deposits taken for spring builds during the slow months — DATE ______
- [ ] Shoulder-season product decided and being sold — DATE ______
- [ ] Pre-mortem completed with tripwires and responses written — DATE ______
- [ ] Decision log started and used — DATE ______
- [ ] One job booked that came from a referral or a repeat customer — DATE ______

Milestones and Tripwires

The milestone is what you are aiming at. The tripwire is the early signal it is going wrong, with the response you decided while you were calm.

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 is the only honest record of whether a call was reasoned or panicked.

DATE	DECISION	WHY	REVISIT ON