The Starving-Crowd Test for Your ZIP Codes

Three ZIP codes. Three criteria each. Write the evidence you actually saw, not the score you hope for.

The three ZIP codes you can reach inside a twenty-minute drive, and why those three:

PAIN — which repair calls near you are urgent this week rather than someday? What did you see or hear that proves it?

PURCHASING POWER — age of the housing stock, owner-occupied share, and what that tells you about who pays:

TARGETABILITY — how you reach these houses cheaply and repeatedly, and what it costs you to try:

Your Homeowner Avatar

One person, not a category. Write her the way you would describe her to somebody who has to go meet her.

Who she is: house, household, how she spends a Saturday, and what is on the list right now:

What she is afraid of when a stranger comes to the door — in her words, not yours:

What she typed into a search bar the last time something broke:

What she has already tried, who let her down, and what that failure cost her:

Personal Runway Worksheet

Household costs only — the business budget lives in chapter 5. Total it, divide your savings by the total, and write the number of months at the bottom.

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

Demand by Month — Handyman

The printed index is national search interest for this trade, detrended and averaged over five years. Pencil your own expectations beside it, then plan the two months at the bottom.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL DO IN THE SLOW MONTHS
Jan	0.89			
Feb	0.88			
Mar	1.01			
Apr	1.06			
May	1.04			
Jun	1.20			
Jul	1.09			
Aug	1.07			
Sep	1.06			
Oct	0.99			
Nov	0.90			
Dec	0.80			
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

Her words, not trade words. If a sentence here could appear in a brochure, it is not her words yet.

The result she wants, in one sentence, with a timeframe and the feeling on the end of it:

What her house looks and feels like the evening after you leave:

What she stops having to do, chase, explain or apologise for:

The sentence she would use telling a neighbour what you did — write it as she would say it:

Obstacle → Solution Map

Fifteen rows. Category is one of: knowledge, skill, environment, psychology. An offer is finished when every row has a reversal beside it.

#	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 out of ten. High value and low cost stays in the core. Middle becomes a bonus. The rest gets cut.

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

Guarantee and Offer Name

Write the promise and its exclusions on the same page, in the same size type. That is the whole discipline.

The promise: what fails, over what period, and exactly what you do about it:

The exclusions, said plainly — parts, licensed trades, other people's work, pre-existing conditions, normal use:

Can you personally deliver the remedy within a week, with the truck you have? If not, what has to change:

Three candidate names. Say each one out loud to somebody, then write down which one they repeated back correctly:

Service Area and Jobs You Will Not Do

Minutes, not miles. And a refusal list you can read while standing in somebody's laundry room at eight in the morning.

Your twenty-minute ring: which towns, neighbourhoods and ZIP codes actually fall inside it?

Your forty-minute ring, and the rule for when a job out there is worth the drive:

Licensed work you will not touch, and the two names you hand over for each one:

Legal work you still refuse, and the customers you refuse — with the reason beside each:

Ten-Competitor Scan

The first ten map results in your primary ring. Call three of them as a customer and count the rings before a human answers.

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

Your One-Liner and Positioning Statement

Problem, then plan, then success. Her words. Read it aloud to somebody outside the trades and rewrite what they questioned.

The problem, in her words — the sentence she would say to a friend about her own house:

The plan: three steps she can picture without asking you a follow-up question:

The success: what her house and her week look like afterwards:

The five places this paragraph is going to live, and the date you put it in each:

Entity, EIN and Bank Setup

Four steps, in order. Skip the separation of money and the entity stops protecting anything.

- [ ] Choose the entity with your accountant — sole proprietorship, LLC, or S-corporation election on top of one DATE ____
- [ ] Register the entity with your state and record the filing date and renewal date DATE ____
- [ ] Apply for the federal EIN online and save the confirmation letter where you can find it DATE ____
- [ ] Open a business bank account using the EIN, and stop using the personal account that day DATE ____
- [ ] Get a business debit or credit card in the business name for all materials DATE ____
- [ ] Register the business name with your city or county if a separate registration is required DATE ____
- [ ] Ask your accountant whether your state charges sales tax on materials you resell, and how to file it DATE ____
- [ ] Set up bookkeeping before the first invoice, not after the first shoebox DATE ____
- [ ] Open a separate savings account for tax and fund it on every deposit DATE ____
- [ ] Write your license threshold and its per-job or per-year basis on the inside cover of this book DATE ____

License Requirements by State — Handyman

Eleven states, from the researched sources listed in the back of this book. Most have no statewide handyman license, which pushes the question down to your city or county — call both.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	No statewide	—	Check city / county	—	No
Texas	No statewide	—	Check city / county	—	No
California	Yes	B — General Building Contractor (or applicable single-trade C-classification) — required once combined labor+materials on a job reach $1,000	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	Georgia State Licensing Board for Residential and General Contractors	$200	Yes
North Carolina	No statewide	—	Check city / county	—	No
Michigan	No statewide	—	Check city / county	—	No

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

Threshold and Sub-Out Log

The decision you make once, calmly, so you never make it standing in a hallway. Fill the top rows with the jobs you get asked for most.

JOB YOU GET ASKED FOR	TYPICAL SIZE	LICENSED TRADE INVOLVED?	YOU DO IT / YOU SUB IT	WHO YOU WOULD CALL

Insurance Lines and Annual Cost Ranges

Published ranges for this trade. Where you land inside each band is driven mostly by your state and your payroll, so treat these as the shape of the bill, not the bill.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	$1,592—$4,641	Damage or injury you cause to others	
Workers comp	8.01—33.88 per $100 payroll	Your crew, hurt on the job	
Commercial auto	$1,138—$4,355	The truck and what it hits	
Bond	$25,000—$25,000	Bond requirements are tied to state contractor licensing and vary widely; California's CSLB requires a uniform $25,000 contractor's bond for any CSLB-licensed classification (including the general handyman business once it crosses the $1,000 unlicensed-work threshold). Neither of the other two required-license states in this list (PA's HIC registration, GA's Residential-Basic Contractor) mandates a bond of its own.	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Quote the same limits and the same deductible with every carrier, or you are comparing salespeople instead of coverage.

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

One paid hour each. Take this page with you and write the answers in the margin.

- [ ] Which entity fits my situation, and what do I have to do every year to keep it standing? DATE
- [ ] What has to be in my written work order in this state, and what may I not put in it? DATE
- [ ] How do I word a workmanship guarantee so it means what I intend and nothing more? DATE
- [ ] What is my exposure when I refer a customer to a licensed trade, and how do I reduce it? DATE
- [ ] Does my state have a right-of-rescission period for work sold in the home, and what notice must I give? DATE
- [ ] What are the tests that decide whether my first helper is a subcontractor or an employee? DATE
- [ ] Do I owe sales tax on materials I supply, and does labour change the answer? DATE
- [ ] How should I be paying myself, and what should I be setting aside for tax on every deposit? DATE
- [ ] What records do I have to keep, for how long, and in what form? DATE
- [ ] What lien rights do I have in this state if a customer refuses to pay, and what deadline starts them? DATE

Equipment Budget — Handyman

Day-one items are listed first. Ranges are retail at the time of research — used and rental are the day-one shortcuts, and the total at the bottom is essentials only.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
Utility knife	$5	$50	Yes		
Hammer	$10	$30	Yes		
Screwdriver set	$10	$30	Yes		
Pliers / plier set	$15	$45	Yes		
Tape measure	$5	$25	Yes		
Adjustable wrench	$15	$45	Yes		
Stud finder	$10	$30	Yes		
Cordless drill and drill bits	$40	$120	Yes		
Tool belt	$30	$60	Yes		
Portable toolbox	$25	$150	Yes		
Step ladder	$25	$45	Yes		
Manual caulk gun	$5	$30	Yes		
Impact driver	$50	$180	Later		
Power saw (circular/jig)	$30	$130	Later		
Wire stripper	$10	$50	Later		
Multimeter	$30	$40	Later		
Plunger	$5	$20	Later		
Voltage tester	$20	$35	Later		
Essential equipment	**$195**	**$660**			

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

Total Startup Budget

The printed low and high come from the researched ranges in this chapter. The blank column is the only one that matters — fill it with prices from your own town.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$195	$660	
Used Ford Transit Connect cargo van (2019 model, ~7 years old)	$7,005	$20,992	
General liability, year one	$1,592	$4,641	
Launch marketing	$3,888	$11,100	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$12,680**	**$37,393**	

Funding Sources

Cheapest and safest at the top. If you cannot write the annual cost as a plain number, write UNKNOWN and treat it as expensive.

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

Client-Financed Acquisition Plan

The arithmetic that decides whether growth funds itself or eats your savings. Do it on real jobs, not on hopeful ones.

What you collect from one new customer in their first thirty days — deposit, job, and anything they added:

What that customer cost you to find and to serve: ad or lead spend, quoting time, materials, fuel:

The difference. Does one customer pay for finding the next one? Show the arithmetic:

Where that money goes the same week you receive it, so it does not quietly become groceries:

Typical Jobs and Price Ranges — Handyman

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

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Ceiling fan installation	$200	$450	2	$225	
Small drywall repair/patch	$150	$350	3.3	$106	
TV mounting	$150	$300	3	$100	
Cabinet repair to full refinish	$300	$2,825	17	$166	
Holiday lights installation	$400	$1,500	10	$150	
Weatherstripping (windows and doors)	$65	$265	2	$133	

Crews in this trade bill $60—$125 an hour (flat pricing). Technicians earn $17—$37 an hour.

Good / Better / Best Builder

Three real versions of the same visit. Show the Best first. If you would not actually deliver an option, 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 the billable hours — drive time and quoting 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 this once, tape it inside the toolbox lid, and stop doing the arithmetic in a driveway with somebody watching you.

JOB COST	MARKUP %	PRICE	MARGIN %

Your Attraction Offer

The low-friction first thing a stranger buys. In this trade it is a diagnosis, not a discount.

What you inspect, in what order, and how long the whole walk-through takes:

What she physically has in her hand when you leave — and what you keep a copy of:

The fee, and exactly how it credits against the first job she books:

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

Upsell and Downsell Plan

Every solved problem creates the next one. Decide now what you offer and how, so you are not improvising on your knees.

Your five most common jobs, and the problem each one reveals once you open it up:

How you show the customer the problem, and the exact words you use to price it on the spot:

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

The line you will not cross, written in your own words, for the days you are tempted:

Continuity or Referral Plan

This trade has no true subscription. Fill this with the three honest plays instead: seasonal check-ups, repeat-buyer partners, and a referral ask you actually make.

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

Job-Start Checklist

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

☐	Arrival text sent, inside the window you promised	DATE
☐	Walk the work with the homeowner and confirm the scope out loud	DATE
☐	Photograph pre-existing damage in the work area before you touch anything	DATE
☐	Confirm naps, calls and pets, and agree which doors stay shut	DATE
☐	Floor protection down from the entry to the work area	DATE
☐	Furniture moved or covered; hard surface under the ladder feet	DATE
☐	Dust containment up if anything will be cut or sanded; return vent covered	DATE
☐	Water and power shut-offs located before you need them	DATE
☐	Parking and material staging agreed so the driveway is not blocked	DATE
☐	Change-order rule stated in plain words before you start	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 item on the work order finished or explained in writing — DATE
- [ ] Test everything you touched, with her watching — DATE
- [ ] Photograph every completed item and text the set before you leave the driveway — DATE
- [ ] Containment down, dust vacuumed, filters and covers removed — DATE
- [ ] Floors vacuumed and protection removed; furniture back where it was — DATE
- [ ] All debris, packaging and offcuts out of the house and into your van — DATE
- [ ] Tools counted back into the bag — count them, do not glance at them — DATE
- [ ] Walk her through the work at the door and hand over any parts warranty paperwork — DATE
- [ ] Payment collected on the spot; receipt sent — DATE
- [ ] Review asked for, in person, while she is looking at the finished work — DATE
- [ ] Anything you flagged but did not do is written down and left with her — DATE
- [ ] Seven-day follow-up scheduled in your phone before you drive away — DATE

Family Worksheet

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

Your dust plan for sanding and cutting inside an occupied house — what you put up, and where:

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

The three questions you ask at booking about naps, calls and pets — and how each answer changes the day:

Your end-of-day standard in an occupied house, written so a helper could follow it without you:

Equipment Log

What you paid, when you serviced it, what it costs to run. Also the list your insurer asks for after a break-in.

ITEM	BOUGHT	COST	SERVICE DUE	SERVICED	NOTES

Your Warm 100 — 1 of 2

A hundred names, not fifty. Family, old crews, church, school, the parts counter. Ask who they know with a list — 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 items she can do herself — 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

Estimate Visit Checklist

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

- [ ] Confirm the appointment the evening before with the arrival window — DATE ____
- [ ] Arrive inside the window; text if anything changes, before she notices — DATE ____
- [ ] Wipe your feet and ask where she would like you to come in — DATE ____
- [ ] Ask about naps, calls and pets before you walk the house — DATE ____
- [ ] Walk the whole list before pricing any of it — DATE ____
- [ ] Photograph every item you are asked to quote — DATE ____
- [ ] Ask the five questions; listen more than you talk — DATE ____
- [ ] Name anything that needs a licensed trade, and hand over two names — DATE ____
- [ ] Do one small useful thing at no charge, without announcing it — DATE ____
- [ ] Price the list in writing, item by item, with the guarantee attached — DATE ____
- [ ] Show the larger option first, then the one you recommend — DATE ____
- [ ] Propose a specific date and time — once — and write it down — DATE ____
- [ ] Leave the written estimate in her hand before you leave the house — DATE ____

Objections and Replies — Handyman

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
My cousin does this kind of thing. He said he would get to it.	She is not comparing prices. She is telling you she has a free option that has already failed her twice and she feels disloyal hiring somebody.	
Can you just give me a ballpark over the phone?	She has been burned by a number that doubled and she is testing whether yours will hold.	
That seems like a lot for something that took you an hour.	She is pricing your hands, not your business. Nobody has ever shown her what is inside the hour.	
Are you licensed?	She wants to know she is not going to be the one holding the bag if something goes wrong or she sells the house.	
While you are here, could you also look at the panel?	She trusts you now, which is a compliment, and she has no idea she just asked you to do something you are not allowed to do.	
I need to talk to my husband about it.	Either she genuinely shares the decision, or you did not give her enough to defend the number to somebody who was not in the room.	
The last guy said he would come back and never did.	This is not an objection. This is the whole reason she called you, said out loud.	

Review Request Script

At the door, in person, while she is looking at the finished work. 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 — remember you are writing to the next hundred readers, not the reviewer:

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

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 work weekly		
Working > 55 hours		
Callbacks rising		
Cash covers 8 weeks of wages		
A job description exists		
A training week is planned		
A 90-day exit plan exists		

30 / 60 / 90 Ramp Plan

Write it before 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 decides more than any other.

At $250k: who does what, and which single seat unlocks the most billable hours?

At $500k: what has to be written down before a second truck can run without you in it?

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

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

Twelve-Month Forecast

The printed index is national search interest for this trade, detrended over 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	0.89					
Feb	0.88					
Mar	1.01					
Apr	1.06					
May	1.04					
Jun	1.20					
Jul	1.09					
Aug	1.07					
Sep	1.06					
Oct	0.99					
Nov	0.90					
Dec	0.80					
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 point or two each quarter.

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

KPI Scorecard — Handyman

Targets published for home-service companies with dispatchers and several trucks. Compare yourself to last month, not to a company ten times your size.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Net profit margin (target 12.5%)												
Technician utilization rate (top performers) (target 80%)												
First-time fix rate (target) (target 85%)												
On-time arrival rate (top performers) (target 85%)												
Cancellation rate (warning ceiling) (target 10%)												
Jobs completed per technician per day (strong performance) (target 5 jobs/day)												
Revenue per technician (dispatch-health floor) (target 150,000 USD/yr)												

WEEK NOTES

Monthly P&L

Keep materials and subs separate from overhead. Mixing them is the reason most people in this trade cannot say which jobs actually make 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 get you there faster.

- [ ] Entity registered; federal tax number obtained; business bank account open — DATE
- [ ] Licensing board and city clerk called; threshold and its basis written inside the front cover — DATE
- [ ] One insurance policy bound; certificate saved in the truck and on your phone — DATE
- [ ] Refusal list written: licensed work, unprofitable work, customers you decline — DATE
- [ ] The offer and its guarantee written, with the exclusions on the same page — DATE
- [ ] Written price for your five most common jobs — DATE
- [ ] Map profile claimed, completed, with real photographs of real work — DATE
- [ ] Warm hundred listed — all one hundred names, in one sitting — DATE
- [ ] First fifty warm contacts made personally, asking who they know with a list — DATE
- [ ] Home-check lead magnet written and twenty copies printed — DATE
- [ ] Daily tracker started, on today's date — DATE
- [ ] First job completed, photographed, paid and reviewed — DATE

Days 31–60: Get More Cash

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

- [ ] Second fifty warm contacts made — DATE
- [ ] Upsell shown, priced and written up on every job this month — DATE
- [ ] Change order written for every piece of added work — no exceptions, including for people you like — DATE
- [ ] Prices raised one step; the next ten quotes tracked and the yeses counted — DATE
- [ ] Job-start and job-close lists run on every job, including the small ones — DATE
- [ ] Review asked for in person on every completed job — DATE
- [ ] First month's books reconciled and every receipt coded to a job — DATE
- [ ] Separate accounts funded on both allocation dates — DATE
- [ ] Break-even hourly rate calculated and posted where you quote from — DATE
- [ ] Three jobs timed wheels-to-wheels, with the real hours written over the printed ones — 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.

- [ ] Seasonal check-up offer written and sent to every past customer — DATE
- [ ] Referral ask made on the day of completion, on every job — DATE
- [ ] Three property managers, landlords or agents contacted inside your twenty-minute ring — DATE
- [ ] Lifetime gross profit and acquisition cost calculated from real numbers — DATE
- [ ] Profitability compared across your five most common jobs; the loser repriced or dropped — DATE
- [ ] Utilisation measured for one full month — DATE
- [ ] First-hire scorecard completed honestly — including the answer not yet, with a date — DATE
- [ ] Quarterly profit distribution taken, however small, so profit becomes real — DATE
- [ ] Next quarter's one number chosen and written down — DATE
- [ ] Pre-mortem reviewed: which tripwires actually tripped, and what you did about them — DATE

Milestones and Tripwires

A milestone without a tripwire is a wish. Every tripwire must be something you could observe on an ordinary Tuesday.

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 be worth more than any other in the book.

DATE	DECISION	WHY	REVISIT ON