The Starving-Crowd Test for Your ZIP Codes

One page, three ZIP codes, three criteria. Answer with evidence you can point at, not with what you hope is true.

PAIN — name three specific triggers you have personally seen send a homeowner near you looking for a remodeler this year.

PURCHASING POWER — for each ZIP: median home value, owner-occupancy rate, and the decade most homes there were built.

TARGETABILITY — list every place your buyer is already gathered: groups, showrooms, trades, agents, suppliers.

THE VERDICT — which single ZIP wins, and what evidence would prove you picked wrong within 90 days?

ZIP Code Scoreboard

Score each ZIP one to five on the three criteria. No ties allowed — force yourself to rank them.

ZIP / NEIGHBOURHOOD	DRIVE TIME	PAIN	POWER	TARGETABLE	TOTAL

Your Homeowner Avatar

Write one real person, not a demographic. Give her a name. Every ad, estimate and email in this book gets written to her.

Her name, her age, how long she has owned the house, and which room is driving this.

The five things she is afraid of, in her order — and only one of them is allowed to be money.

The exact words she types into Google at eleven at night. Write them as she would type them.

What she has already tried, and why each attempt failed her.

Personal Runway Worksheet

Your household nut, line by line, in ink. Savings divided by this total is your runway in months — the real number this whole plan rides on.

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

Demand by Month — Kitchen and Bath Remodeling

The index column is real national search demand for this trade, detrended and averaged by month. Fill the rest with what you expect, then come back in a year and correct it.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU DO IN THE SLOW MONTHS
Jan	1.14			
Feb	1.07			
Mar	1.05			
Apr	1.00			
May	0.93			
Jun	0.96			
Jul	1.04			
Aug	1.03			
Sep	0.99			
Oct	0.93			
Nov	0.92			
Dec	0.92			
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

Write it in her words, not yours. A specific result, a number of days, and the thing that becomes true about her life afterwards.

The result she wants, stated the way she said it to you at the kitchen table.

The timeframe, in working days, that you can actually hit on a job like this.

So that... — the feeling or status on the far side of the finished room.

Your one sentence, assembled: result plus timeframe plus so-that. Rewrite it three times.

Obstacle → Solution Map

Fifteen rows, all four categories. Every obstacle gets a mechanism you can perform, not a promise you can make.

#	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 each component for value to her and cost to you. Keep six to eight. Cut anything high-cost that she does not actually care about.

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

Guarantee and Offer Name

Bound it to work you performed, list the exclusions out loud, and give it a name with a timeframe in it.

What exactly you will make right, for how long, and how fast you will come back to do it.

The exclusions, written plainly: supplied materials, declined recommendations, work outside your scope.

Three candidate names, each under six words, each with a timeframe or a fear in it.

The anchor you say before your price, and the reason attached to it.

Your One-Page Offer

Assemble the whole thing on one page. If it does not fit on one page she will not read it, and if she does not read it she cannot buy it.

The name, the promise and the timeframe across the top.

The six to eight stacked components, one line each.

The guarantee and its exclusions, then what she does next to start.

Service Area and Jobs You Will Not Do

Two radii and one refusal list. Write them before the phone rings, because with an empty calendar you will say yes to anything.

Install radius in minutes at eight in the morning, and the towns that fall inside it.

Estimate radius, and what you will charge or require before driving past the install line.

The jobs you will not do, and the exact sentence you say when one calls.

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

Ten-Competitor Scan

Top ten search results in your town. Record what they promise, not what they charge — and read the three-star reviews.

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

Three-Star Review Mining

Ten complaints lifted word for word from competitors' middling reviews, and the mechanism in your offer that answers each one.

THEIR WORDS	WHICH COMPETITOR	YOUR MECHANISM THAT FIXES IT

Your One-Liner and Positioning Statement

Problem, plan, result — in three sentences you can say at a parts counter without sounding like a brochure.

The problem, in her words, that keeps her from starting.

Your plan, in three named steps she could repeat to her husband.

The result: what is true about her life when you drive away.

The whole thing assembled, then rewritten twice shorter.

Entity, EIN and Bank Setup

One afternoon of paperwork, in order. Date each line as you finish it so you can prove to yourself the week was not wasted.

- [ ] Choose the entity with your accountant — sole proprietor, LLC, or LLC with an S-corp election later — DATE ______
- [ ] File the formation documents with the Secretary of State and save the stamped copy — DATE ______
- [ ] Get the EIN free at irs.gov (never pay a third party for this) — DATE ______
- [ ] Register the trade name / DBA if the company name differs from the legal name — DATE ______
- [ ] Open the business operating account using the EIN and the formation documents — DATE ______
- [ ] Open the separate Deposits account for customer money on materials not yet bought — DATE ______
- [ ] Get a debit or credit card tied only to the operating account — DATE ______
- [ ] Ask the accountant how sales tax applies to labour and materials in your state — DATE ______
- [ ] Set up bookkeeping with job costing before the first invoice, not after the tenth — DATE ______
- [ ] Register with your city or county for a local business licence and contractor registration — DATE ______
- [ ] Note the renewal dates for every registration in one calendar you actually look at — DATE ______

License Requirements by State — Kitchen and Bath Remodeling

Ten representative states and what each one requires of a remodeler. Confirm every line with the board itself — rules change and this page is a starting point, not an authority.

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	Contractors State License Board (CSLB)	$200–$350	Yes
Florida	Yes	Certified Building Contractor (CBC)	Florida DBPR / Construction Industry Licensing Board (CILB)	$209–$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 General Contractors (Secretary of State)	$200–$420	Yes
North Carolina	No statewide	—	Check city / county	—	No
Michigan	Yes	Residential Builder / Maintenance & Alteration Contractor License	Michigan LARA / Residential Builders' and M&A Contractors' Board	$195–$288	Yes

Federal: EPA Lead-Safe Certification (RRP) — Firm Certification (Renovation, repair or remodeling that disturbs painted surfaces (cabinets, walls, trim) in pre-1978 housing or child-occupied facilities — covers kitchen and bathroom remodeling). Rules change — confirm with the board before you spend a dollar.

Insurance Lines and Annual Cost Ranges

What each line actually covers and the published cost range. Fill the last column with your own quotes, not with these numbers.

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	$100—$1,250	Bond requirements vary by state and license type (e.g. CA CSLB requires a $25,000 contractor bond; GA and MI licenses also carry bond conditions); this range is the typical annual PREMIUM a starter pays for a state-required surety bond (1%-5% of a $10,000-$25,000 face value), not the bond's face value.	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three carriers, same coverage, side by side. Ask every agent what they would decline on a bathroom remodel and write the answer down.

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

Print this, take it to two paid hours, and write the answers in the margin. This page is a question list, not a legal opinion.

- [ ] Which entity fits the risk in my trade, and what do I have to do each year to keep the protection real? DATE ____
- [ ] What does my state require in a residential home-improvement agreement, and what must be disclosed? DATE ____
- [ ] Is there a mandatory cancellation window after a homeowner signs in their own home? DATE ____
- [ ] How much deposit may I legally take before work begins in this state? DATE ____
- [ ] What are my mechanic's lien notice deadlines, and what has to be filed to preserve the right? DATE ____
- [ ] Will you review the agreement I intend to use, and what is that review going to cost me? DATE ____
- [ ] How does sales tax apply to labour versus materials on residential remodeling here? DATE ____
- [ ] How should customer deposits be recorded so I never mistake them for revenue? DATE ____
- [ ] What is the right job-costing setup so I can see profit per job, not just per year? DATE ____
- [ ] When does an S-corp election start to make sense for a business my size? DATE ____
- [ ] What estimated quarterly payments should I be making, starting when? DATE ____
- [ ] What records do I need to keep, in what form, and for how long? DATE ____

Equipment Budget — Kitchen and Bath Remodeling

Every tool this trade needs, with real prices. Circle the day-one column, price your own version, and mark what you will rent instead.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
7-10 in. wet tile saw	$110	$999	Yes		
Cordless drill/driver combo kit	$110	$899	Yes		
Reciprocating saw	$119	$324	Yes		
Oscillating multi-tool	$91	$349	Yes		
Laser level (line/cross-line)	$45	$671	Yes		
48 in. box/spirit level	$169	$191	Yes		
Pipe wrench (single) to plumbing wrench set	$30	$375	Yes		
Wet/dry shop vacuum	$129	$989	Yes		
Tile spacers / leveling system kit	$6	$33	Yes		
P100 half-face respirator	$14	$34	Yes		
Drywall taping knife / repair tool set	$22	$345	Yes		
Manual caulking gun	$24	$160	Yes		
25 ft. tape measure	$10	$50	Yes		
Flat pry bar / demolition bar set	$6	$85	Yes		
Folding utility knife	$8	$90	Later		
Cabinet installation jack / leveling system	$20	$159	Later		
Stud finder / wall scanner	$11	$1,359	Later		
Essential equipment	**$885**	**$5,505**			

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

Total Startup Budget

The totals carried from the equipment page plus the van, insurance and launch marketing. Fill the blank lines and total it in ink.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$885	$5,505	
Used full-size cargo van (2019 Ford Transit 350, ~6-7 years old)	$15,100	$18,900	
General liability, year one	$672	$2,700	
Launch marketing	$3,750	$9,000	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$20,407**	**$36,105**	

Monthly Fixed Costs

The small recurring things that never make the startup list and never stop arriving. You will need this total again in the pricing chapter.

LINE	PROVIDER	MONTHLY	ANNUAL	CANCEL IT IF...

Funding Sources

Rank every source you actually have by cost and by what it puts at risk. Deposits are first because they are cheapest — and because they are not yours.

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

Client-Financed Acquisition Plan

How the deposit on job one buys the materials for job one and pays to find job two. Write the rules before the first cheque clears.

Your deposit rule: how much, when it is taken, and which account it lands in.

Your draw schedule by stage, so labour is never more than one stage ahead of the money.

What you order the day the deposit clears, and how you prove it to the homeowner.

The fixed share of each job's gross profit that goes straight into finding the next one.

Typical Jobs and Price Ranges — Kitchen and Bath Remodeling

Published national ranges for the jobs you will actually sell, with an hours column so you can see the per-hour reality behind each one. Your prices go in the last column.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Full kitchen remodel	$14,589	$41,550	200	$208	
Full bathroom remodel	$6,648	$17,646	80	$221	
Half-bath / powder room remodel	$1,500	$15,000	24	$625	
Primary/master bathroom remodel	$7,000	$30,000	120	$250	
Kitchen cabinet refacing	$4,234	$10,226	24	$426	
Countertop installation / replacement	$1,882	$4,485	10	$449	
Tile backsplash installation	$480	$1,500	8	$188	

Crews in this trade bill $50–$75 an hour (flat pricing). Technicians earn $23–$37 an hour.

Good / Better / Best Builder

Build all three for the job you sell most. The cheap tier must be a genuinely smaller job — never the same scope at a lower price.

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

Break-Even Hourly Rate

The number every price in your business sits on. Include your own pay, and count only hours somebody actually pays for.

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

Work the conversion once, on paper, then tape it inside the estimating folder. Markup divides by cost; margin divides by price; margin is always smaller.

JOB COST	MARKUP %	PRICE	MARGIN %

Price Raise Log

One row per bid as you step the price up. Record what they said, not just whether they signed — the words are the data.

DATE	JOB TYPE	PRICE QUOTED	WON / LOST	WHAT THEY ACTUALLY SAID

Your Attraction Offer

The small paid first step that turns a shopper into a customer. Real deliverable, real price, real credit-back rule.

Which one: the paid reveal walkthrough, or the small first job? Name it in five words.

What she physically receives, and what it costs her.

How the fee credits against the full job if she hires you, in one sentence.

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

Upsell and Downsell Plan

The offer you make while the tools are still in the van, and the two honest ways to save a job whose number is too big.

The upsell sentence you say on the closeout walk, written word for word.

Downsell one — change how she pays: deposit, draws, phasing, third-party financing.

Downsell two — change what she gets: reface, keep the layout, keep the tub, different top.

The sentence you use instead of discounting, when she asks you to come down.

Continuity or Referral Plan

This trade has no subscription, so the recurring revenue has to be manufactured: second rooms, referrals, warranty visits and one honest annual check.

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

Cash Trace on One Customer

Walk one customer from first call to final payment and write down what arrives and when. Find the week you run out of money before it finds you.

STEP	OFFER MADE	CASH IN	DAY IT LANDS	CASH OUT THAT WEEK

Lead to Closeout on One Page

Eight stages. For each one, name who does it, the rule that says it is finished, and where the proof is recorded.

STAGE	WHO DOES IT	WHAT MUST BE TRUE BEFORE IT ENDS	WHERE IT IS RECORDED
Lead			
Visit			
Proposal			
Sign and deposit			
Pre-start			
Build			
Inspection and punch			
Closeout			

Job-Start Checklist

Everything that happens before a single tool is switched on. Date every line — this page is also your evidence if anybody claims you broke something you did not.

- [ ] Photograph every room you will touch, plus the path in, plus any existing damage — DATE
- [ ] Hard floor protection from the entry door to the work area, taped at the seams — DATE
- [ ] Zippered dust wall up; return air vent in the work zone sealed (write yourself the reminder to unseal it) — DATE
- [ ] Furniture in adjacent rooms covered, not just moved — DATE
- [ ] Lead-safe containment in place if the house predates 1978, with a certified renovator on site — DATE
- [ ] Water shut-off and electrical panel located and shown to the crew — DATE
- [ ] Permit posted and inspection dates in the calendar — DATE
- [ ] Written schedule handed to the homeowner with start and finish dates on it — DATE
- [ ] Working-bathroom or temporary-kitchen plan set up and explained — DATE
- [ ] Parking agreed, dumpster placement agreed, neighbours warned if it goes in the street — DATE
- [ ] Change-order rule said out loud to the homeowner on day one — DATE
- [ ] Crew briefed on the day's hazards: silica, blades, wet floors, live circuits — DATE

Job-Close Checklist

Proof and handover, in this order. The review request is last, and only after the punch list is clear.

- [ ] Punch walk with the homeowner, with a pen, and every item written down and dated — DATE ______
- [ ] Every fixture run under load and checked for leaks — supply, drain and trap — DATE ______
- [ ] Cabinet doors and drawers adjusted; hardware tight; nothing rubbing — DATE ______
- [ ] Caulk lines cut in clean at every wet joint; grout haze gone — DATE ______
- [ ] Protective film, stickers and filters removed from fixtures and appliances — DATE ______
- [ ] Final clean: floors, surfaces, the path in, and the bathroom they were using — DATE ______
- [ ] Every tool, offcut, box and scrap removed from the property — DATE ______
- [ ] Written warranty and care instructions handed over on paper — DATE ______
- [ ] Final photographs taken of every finished surface — DATE ______
- [ ] Final invoice presented and payment collected — DATE ______
- [ ] Review requested, in person, using the script from chapter 10 — DATE ______
- [ ] Next date put in both calendars before you drive away — DATE ______

Family Worksheet

Working inside somebody's home. Answer these on the walkthrough, in front of the homeowner, and write her answers down.

Who lives here, who works nights, who naps, and which pets need a closed door?

Your dust plan: where you cut, what the wall is, which vents get sealed, what vacuum runs.

Your protection plan: the crew's path in, what gets covered, the shoe rule for you and your subs.

The working-bathroom or temporary-kitchen plan, and the exact days it matters.

Your change-order rule and the sentence you use to explain it on day one.

Equipment Log

One truck and no back-up. Blades, bearings, batteries and filters are consumables with a lifespan, not surprises.

ITEM	BOUGHT	COST	SERVICE DUE	SERVICED	NOTES

Your Warm 100 — 1 of 2

A hundred names you already have. Half your contacts, half the trades and professionals who stand in kitchens and bathrooms all day.

#	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, which hands her a bigger one that your offer solves. Write the whole thing on this page before you design anything.

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	

Google Business Profile Setup

The highest-return free asset a local trade owns, and the one almost nobody works. Do all of it once, then keep the last four lines running weekly.

- [ ] Claim and verify the profile; set the correct primary category and every real secondary one — DATE ______
- [ ] Write the description: what you do, which rooms, which towns, in plain words — DATE ______
- [ ] List every service you actually sell, each with its own short description — DATE ______
- [ ] Set the service area honestly — the towns you will really drive to at eight in the morning — DATE ______
- [ ] Load real photographs of finished work with descriptive filenames, never stock images — DATE ______
- [ ] Match the name, address and phone on your profile to your website exactly, character for character — DATE ______
- [ ] Seed the questions section with the questions homeowners actually ask you — DATE ______
- [ ] Post something real every few days, drawn from the week's work — DATE ______
- [ ] Add one or two new job photos every week — DATE ______
- [ ] Reply to every review within two days, naming the room back — DATE ______
- [ ] Ask every finished customer for a review — everyone, no incentives, no gating, no pre-written text — DATE ______
- [ ] Check the profile monthly for changes you did not make — DATE ______

LTGP : CAC Worksheet

Cost per lead is half a number. This is the whole one. Fill it from your own books, not from the benchmarks in this book.

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. Tick the box. The log is the only thing that tells you the truth in week six.

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

One hour, mostly questions. Everything here happens before you say a price out loud.

- [ ] Arrive early, park where you were told, wipe your feet without being asked — DATE ________
- [ ] Ask who else is part of this decision and whether they can join, even by phone — DATE ________
- [ ] Two or three situation questions only — never ask what you could have looked up — DATE ________
- [ ] Six problem questions: what bothers you most, what made this the year, what is actually failing — DATE ________
- [ ] Implication questions: what is underneath it, what does another year of waiting look like — DATE ________
- [ ] Need-payoff questions: what would it be worth, what would you do with the room first — DATE ________
- [ ] Measure the room properly and photograph every wall, plus the panel and the shut-off — DATE ________
- [ ] Moisture check behind the tub surround or under the sink, and tell her what you found — DATE ________
- [ ] Check the floor for movement before you promise anything about tile — DATE ________
- [ ] Say the change-order rule out loud before she asks about surprises — DATE ________
- [ ] Anchor: name the top of the honest range and the reasons a job lands there — DATE ________
- [ ] Hand over the proof folder and invite her to check every number in it — DATE ________
- [ ] Narrow her selections to three, not thirty — DATE ________
- [ ] Propose the specific next step, with a date, with both decision-makers on it — DATE ________

Your Question Ladder

Write your own questions for each rung, in your own words, then say them out loud until they stop sounding memorised.

RUNG	YOUR QUESTION	WHAT A GOOD ANSWER SOUNDS LIKE
Situation 1		
Situation 2		
Problem 1		
Problem 2		
Problem 3		
Problem 4		
Implication 1		
Implication 2		
Implication 3		
Need-payoff 1		
Need-payoff 2		
The next-step proposal		

Objections and Replies — Kitchen and Bath Remodeling

What they say, what it really means, and your reply. The first two columns are filled in; write the third in your own words, because a borrowed reply sounds borrowed.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
My cousin says he can do it for half.	I cannot see what makes your price different from his, and I do not want to feel like the sucker who overpaid.	
Why is it that much? It is a small room.	Show me where the money actually goes, because right now it looks like a number you made up.	
Can you just do the labour? I will buy the materials myself.	I think I can save whatever you are marking up, and I want to feel in control of the money.	
How long will my kitchen be out of commission?	I have to feed people in this house and I am picturing six weeks of takeout.	
Can you start next week?	I have been ghosted twice already and I need to know you are a real business that will show up.	
I need to talk to my wife before I decide anything.	You pitched one of the two people who has to say yes, and I am not going to be the one who sells it to her.	
Another contractor came in a lot lower.	Match his number or tell me what he left out, because on paper you both said bathroom.	
Do we really need a permit for this?	I want to avoid the fee and the inspector and the delay, and I am hoping you will say no.	

Your Proof Folder

One folder, in the truck, handed over on every estimate. Everything in it must be real and checkable.

- [ ] Certificate of insurance, current, with the expiry date visible — DATE
- [ ] Licence, registration or certification number for your state or county — DATE
- [ ] EPA lead-safe firm certificate and the renovator's course card — DATE
- [ ] Three finished-job photo sets from rooms the same size as hers — DATE
- [ ] Three addresses in or near her neighbourhood where you have worked — DATE
- [ ] One customer who agreed to take a phone call, with permission in writing — DATE
- [ ] Your written labour warranty and its exclusions, on one page — DATE
- [ ] A blank change-order form so she can see what one looks like before she needs one — DATE

Review Request Script

Asked at the punch walk, in person, in the finished room. Never by email two weeks later, never in exchange for anything.

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

The three specific things you want her to mention, named out loud.

The sentence that invites a complaint instead, so you hear it before Google does.

What you do the same day a review lands, good or bad.

First-Hire Scorecard

Evidence, not feelings. Every line needs a yes and a reason before you place the ad.

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

What good looks like at each checkpoint. Written before he starts, handed to him on day one, reviewed on the dates.

MILESTONE	DAY 30	DAY 60	DAY 90

Compensation Design

Whatever you attach money to is what you will get more of. Attach it to callbacks and finish dates, never to speed.

ROLE	BASE	BONUS TIED TO WHAT	HOW IT IS MEASURED	REVIEWED WHEN

Subcontractor File

One folder per sub, complete before they set foot on a job. Calendar every expiry date the day you file it.

- [ ] Signed scope of work naming exactly what they do and what they do not — DATE
- [ ] Current certificate of general liability insurance, with your company named as required — DATE
- [ ] Proof of workers compensation, or a valid state exemption on file — DATE
- [ ] Their licence number for the trade they are performing, verified with the board — DATE
- [ ] W-9 on file before the first payment goes out — DATE
- [ ] Written agreement on who pulls and pays for their permit — DATE
- [ ] Warranty responsibility written down: their callback, their cost — DATE
- [ ] Payment terms and retainage agreed in writing before they start — DATE
- [ ] Expiry dates for every certificate entered in your calendar with a reminder — DATE
- [ ] Two references from other contractors, actually called — DATE

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

Seats first, names second. Write the outcomes each seat owns, then put your own name in every box you currently hold.

At $250k: which seats exist, and which ones are you sitting in right now?

At $500k: what has to be true before somebody else runs a job you are not standing in?

At $1M: who owns scheduling, ordering, permits and the phone — and what are you doing all day?

Which of those three do you actually want, and what changes if the honest answer is the middle one?

Twelve-Month Forecast

The index column is this trade's real seasonality. Fill the rest from your own capacity and ticket, then compare it to what actually happened.

MONTH	DEMAND INDEX	JOBS	AVG TICKET	REVENUE	COSTS	PROFIT
Jan	1.14					
Feb	1.07					
Mar	1.05					
Apr	1.00					
May	0.93					
Jun	0.96					
Jul	1.04					
Aug	1.03					
Sep	0.99					
Oct	0.93					
Nov	0.92					
Dec	0.92					
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.

Job Cost Sheet

One row per job. Estimated against actual, every line. This is the page that teaches you which kind of work is really paying you.

JOB	CONTRACT + CHANGES	MATERIALS	SUBS	LABOUR HOURS	DISPOSAL + PERMITS	GROSS MARGIN %

Cash Flow Log

Weekly, in ink. The Deposits column is money you are holding for somebody else — it is not yours and it never was.

WEEK	CASH IN	CASH OUT	BALANCE	DEPOSITS HELD	NOTES

Profit First Allocations

Five accounts, allocated twice a month before any bill is paid. Start the profit line small; the habit is the point, not the amount.

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

KPI Scorecard — Kitchen and Bath Remodeling

The targets are published benchmarks from established contractors, not promises. Track your own weekly and watch the direction more than the number.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Gross margin target per job (target 25%)												
Net profit margin target (target 20%)												
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)												
Average kitchen remodel job size (target 26,943 USD)												
Cabinets as % of kitchen remodel budget (target 30%)												
Labor as % of bathroom remodel budget (target 52.5%)												
Paid-search lead-to-job conversion rate (target 2.61%)												

WEEK NOTES

Monthly P&L

Twelve months on one page. Materials and subs are cost of goods sold; the truck, the phone and the insurance are overhead. Never mix them.

MONTH	REVENUE	MATERIALS + SUBS	LABOR	OVERHEAD	NET PROFIT

Days 1–30: Get Cash

One goal this month: one paying customer. Everything here exists to produce that single event. Date every line as you finish it.

- [ ] Entity formed, EIN issued, operating and Deposits accounts open — DATE ________
- [ ] Three insurance quotes collected and the exclusions read out loud — DATE ________
- [ ] State board and county permit desk called; who you spoke to written down — DATE ________
- [ ] EPA lead-safe firm certification filed and the renovator course booked — DATE ________
- [ ] Two radii drawn and your jobs-you-will-not-do list taped where you take calls — DATE ________
- [ ] Your one-page offer written, with the guarantee and its exclusions — DATE ________
- [ ] Three tiers built for the one job you sell most, anchor sentence written — DATE ________
- [ ] Attraction offer priced, with its deliverable and its credit-back rule — DATE ________
- [ ] Warm 100 sheet filled and twenty names contacted a day for five days — DATE ________
- [ ] Google Business Profile claimed, completed and photographed — DATE ________
- [ ] Rule of 100 log started — one entry every working day, no exceptions — DATE ________
- [ ] First estimate delivered within two business days of the visit — DATE ________
- [ ] First paying job booked, deposit taken, materials ordered the same day — DATE ________
- [ ] Job costed the week it finished, not the month it finished — DATE ________

Days 31–60: Get More Cash

This month is about getting more out of the customers you already have — and finding out what your work actually earns.

- [ ] Upsell sentence said out loud on the closeout walk of every single job — DATE
- [ ] Second room offered to every month-one customer, with a date proposed — DATE
- [ ] Price raised one step on the next bid, and the result logged — DATE
- [ ] Price raise log filled in with what they actually said, not just won or lost — DATE
- [ ] Every job cost-sheeted: materials, subs, labour hours, disposal, permits — DATE
- [ ] The one job that made the least money identified, and why — DATE
- [ ] Job-start and job-close checklists used on every job, laminated in the truck — DATE
- [ ] Review requested in person at every punch walk — DATE
- [ ] Every review replied to within two days, naming the room back — DATE
- [ ] Rule of 100 unbroken — check the log, not your memory — DATE
- [ ] Deposits account reconciled against materials not yet bought — DATE
- [ ] Profit First allocation run twice this month, starting with one percent to profit — DATE

Days 61–90: Get the Most Cash

Build the parts that keep working while you are on a ladder — and make the first-hire decision on evidence rather than feeling.

- [ ] Referral thank-you written down, and checked with your attorney for your state — DATE
- [ ] Every month-one and month-two customer called and a second-room date proposed — DATE
- [ ] Lead magnet published and collecting emails and ZIP codes — DATE
- [ ] First paid leads bought deliberately, small, with cost per customer tracked — DATE
- [ ] LTGP-to-CAC sheet filled from your own books, not from benchmarks — DATE
- [ ] First-hire scorecard run honestly; every line has evidence beside it — DATE
- [ ] Helper's job description written as outcomes, and the 30/60/90 ramp drafted — DATE
- [ ] Worker-classification question answered by your accountant, in writing — DATE
- [ ] Twelve-month forecast filled in and compared against what actually happened — DATE
- [ ] Slow-month sales plan written for the autumn dip — DATE
- [ ] Week-twelve review booked with yourself, with the three numbers named — DATE
- [ ] Next quarter's three priorities written down and nothing else added — DATE

Pre-Mortem Risk Register

It is the first week of the fourth month and it failed. Write the reasons in the past tense, then the earliest signal and what you do about it now.

WHAT KILLED IT	LIKELIHOOD	THE TRIPWIRE YOU WOULD SEE FIRST	WHAT YOU DO ABOUT IT NOW	KILL CRITERION

Milestones and Tripwires

Twelve dated milestones across ninety days. If a tripwire trips, you act that week — not at the end of the quarter.

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

Decision Log

One line per real decision: what you decided, why, and the date you will revisit it. In a year this page will be the most useful thing in the book.

DATE	DECISION	WHY	REVISIT ON