The Starving-Crowd Test for Your ZIP Codes

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

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

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

PURCHASING POWER — count the repeat buyers: complexes, property managers, storage yards, car lots, commercial strips:

TARGETABILITY — how you reach these people 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 tonight.

Who she is: what she is locked out of or has just been handed the keys to, and what time it is when she calls:

What she is afraid of when a stranger pulls up — in her words, not yours:

What she typed into her phone in the ten minutes before she called you:

What she already tried, who let her down, and what that attempt 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 — Locksmith

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

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL DO IN THE SLOW MONTHS
Jan	0.94			
Feb	0.96			
Mar	0.98			
Apr	0.99			
May	1.03			
Jun	1.09			
Jul	1.12			
Aug	1.07			
Sep	0.98			
Oct	0.98			
Nov	0.91			
Dec	0.94			
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, not yours. If it sounds like a service description, you have written yours instead of hers.

The outcome she actually wants, in one sentence, with a timeframe on it:

What she is quietly afraid of that she will never say out loud on the phone:

What she has to believe about you before she will let you inside:

How she will describe the result to the next person who asks her about it:

Obstacle → Solution Map

Fifteen reasons she does not book, sorted into the four buckets, each one reversed into something you actually do.

#	WHAT STOPS THE CUSTOMER	CATEGORY	HOW YOUR OFFER REMOVES IT
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			

Your Value Stack

Everything you could include. Keep what is cheap to you and valuable to her. Cut the decoration.

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

Guarantee and Offer Name

Bounded, in writing, and honourable by one person with one van. The exclusions go in the same size type.

What exactly you guarantee, on which locks, for how long, and what the remedy is:

What it does not cover — hardware, other people's work, forced entry, misalignment you noted:

Your arrival-window promise and the consequence you can afford when you miss it:

Three names for the offer. Say each one out loud to somebody outside the trade:

Service Area and Jobs You Will Not Do

Two zones, one list of refusals. Both get harder to write later, once the phone is ringing and you are tired.

Zone one — what you can reach in twenty minutes at four thirty on a weekday, town by town:

Zone two — where you will still go, and the trip charge you will say out loud before you drive:

The accounts inside both zones that could call you every month, listed by name:

The jobs you will refuse this year, and the exact sentence you will use to refuse them:

Drive-Time and Trip-Fee Zones

Fill this in before you advertise anywhere. The map you do not draw gets drawn for you by whoever calls first.

ZONE	TOWNS / ZIP CODES	DRIVE TIME EACH WAY	TRIP CHARGE	JOBS YOU ACCEPT THERE
Zone 1 — inside twenty minutes				
Zone 2 — trip charge applies				
Account exception — density only				
Do not go				

Ten-Competitor Scan

Real evidence only. Two of the ten get a phone call after six in the evening — note who answers and what they say.

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

Your One-Liner and Positioning Statement

Problem, plan, success. No mechanism words. If a stranger cannot repeat it back, it is not finished.

The problem, in her words, before she has met you:

The plan — the three steps you follow, said in plain language:

What her life looks like afterwards, in one sentence:

The account version of the same sentence, aimed at a leasing office or an agent:

Where this sentence appears: profile, van, voicemail, card, invoice footer:

Entity, EIN and Bank Setup

In order. Each one takes a morning and each one is worse to fix later than it is to do now.

- [ ] Choose the entity with your attorney and register it with the state. DATE ____
- [ ] Get the federal tax identification number direct from the government site, free. DATE ____
- [ ] Open a business checking account and a separate tax savings account the same day. DATE ____
- [ ] Get a business debit or credit card and stop using the personal one entirely. DATE ____
- [ ] Register the business name locally if your county requires it. DATE ____
- [ ] Ask your accountant about a sales-tax permit and a resale certificate for hardware. DATE ____
- [ ] Set your invoice up to split parts from labour before you write the first one. DATE ____
- [ ] Check the state licensing board for your state — required, not required, or apprentice tier. DATE ____
- [ ] Call the city or county about local registration, police registration or a permit. DATE ____
- [ ] Order the criminal-history check on yourself and keep the certificate. DATE ____
- [ ] Bind general liability and commercial auto before the first paid job, not after. DATE ____
- [ ] Ask a surety what a bond would cost you, and decide whether to carry one. DATE ____

License Requirements by State — Locksmith

Eleven states. Four license this trade, seven do not — and a blank in the state column never means a blank at city hall. Confirm every fee on the board's own site before you budget it.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	No statewide	—	Check city / county	—	No
Texas	Yes	Locksmith Registration (individual, non-commissioned) / Class B Security Contractor Company License (covers locksmith companies)	Texas Department of Public Safety, Private Security Bureau (PSB)	$37–$412	No
California	Yes	Locksmith Employee (LEE) license / Locksmith Company (LCO) license	California Bureau of Security and Investigative Services (BSIS)	$60–$550	No
Florida	No statewide	—	Check city / county	—	No
New York	No statewide	—	Check city / county	—	No
Pennsylvania	No statewide	—	Check city / county	—	No
Illinois	Yes	Licensed Locksmith (individual) / Locksmith Agency (business)	Illinois Department of Financial and Professional Regulation (IDFPR)	$174–$500	Yes
Ohio	No statewide	—	Check city / county	—	No
Georgia	No statewide	—	Check city / county	—	No
North Carolina	Yes	Locksmith License (Apprentice License tier also available)	North Carolina Locksmith Licensing Board	$200–$300	Yes
Michigan	No statewide	—	Check city / county	—	No

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

Insurance Lines and Annual Cost Ranges

Published averages and, for two lines, honest stand-ins: the comp rate is bracketed from adjacent trade classes and the bond figure is a general repair-trade range. Your own quotes replace both.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	\$550–\$871	Damage or injury you cause to others	
Workers comp	1.37–3.59 per \$100 payroll	Your crew, hurt on the job	
Commercial auto	\$2,400–\$3,001	The truck and what it hits	
Bond	\$5,000–\$10,000	No surety bond is required by any of the 4 state locksmith licenses reviewed (CA, TX, IL, NC); NC's Locksmith Licensing Act (Ch. 74F) has no bond section, IL substitutes a \$1,000,000 liability insurance requirement, CA/TX rely on license fees plus background checks. A voluntary 'bonded' marketing bond, if carried, is estimated from general light-repair-trade bond ranges — not independently confirmed for locksmiths.	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three carriers per line, minimum. Same limits and the same deductible on every row or you are comparing nothing.

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

Take this list in and take notes. One hour with each is cheaper than one afternoon of guessing.

- [ ] Which entity fits my situation in this state, and what does it cost me each year to keep? DATE ____
- [ ] Does my city or county require anything of a locksmith beyond the state? DATE ____
- [ ] Who writes my work order and my authority-to-enter record, and what should it say? DATE ____
- [ ] How long must I keep key records and customer files, and how must they be stored? DATE ____
- [ ] Are parts taxable here, is labour taxable, and how do I invoice a job that has both? DATE ____
- [ ] Do I need a resale certificate to buy hardware, and how do I use it correctly? DATE ____
- [ ] Am I exempt from workers compensation as an owner, and what changes on my first hire? DATE ____
- [ ] Subcontractor or employee — which tests apply here, and what evidence do I need to keep? DATE ____
- [ ] What should I refuse outright: evictions, repossessions, safes without documented ownership? DATE ____
- [ ] What are my reporting duties if I am asked to open something and something looks wrong? DATE ____
- [ ] How should I hold customer deposits, and what does my refund policy need to say? DATE ____
- [ ] What records does my accountant want monthly, and in what form? DATE ____

Equipment Budget — Locksmith

Researched retail ranges. The two automotive machines at the foot of the table are flagged for later on purpose: they are priced here, but neither is in the essential total, and either one costs more than the whole day-one kit.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
Professional lock pick set	$19	$237	Yes		
Tension wrench / tool set	$2	$57	Yes		
Universal rekeying/repinning kit	$120	$322	Yes		
Automotive lockout entry tool kit	$5	$45	Yes		
Plug spinner + broken key extractor set	$5	$80	Yes		
Key code lookup / cutting software subscription	$100	$695	Yes		
Field-service scheduling/invoicing software (monthly)	$59	$299	Yes		
Tubular lock pick / manipulation set	$1	$155	Yes		
Electric lock pick gun	$6	$175	Later		
Mobile card-payment / POS hardware	$149	$899	Later		
Practice locks / skill-building training set	$15	$120	Later		
LAB universal pin refill packs (consumable restock)	$150	$170	Later		
Portable automotive key-cutting (duplicating) machine, entry tier	$1,643	$2,694	Later		
Automotive transponder/key programmer, entry aftermarket tier	$815	$2,499	Later		
Essential equipment	**$309**	**$1,889**			

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

Machine Gate — Key Cutting and Automotive

The two purchases that roughly double your startup. Catalogue prices are on the equipment sheet — get three of your own beside them, then let the turned-away column decide the timing.

MACHINE OR STOCK	QUOTE 1	QUOTE 2	QUOTE 3	MONTHLY IF FINANCED	JOBS TURNED AWAY LAST MONTH
Manual key duplicator					
Code-cutting machine					
Transponder / fob programmer					
Vehicle data subscription					
Key blank and fob stock					

Total Startup Budget

Your numbers in the last column, not mine. The reserve line is not optional — it is the flat tyre, the dead phone and the week the phone does not ring.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$309	$1,889	
Used compact cargo van (Ford Transit Connect or equivalent, high-mileage starter unit)	$7,935	$17,000	
General liability, year one	$550	$871	
Launch marketing	$6,000	$18,000	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$14,794**	**$37,760**	

Funding Sources

Rank by what it can cost you if the first quarter goes badly, not by how fast the money arrives.

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

Client-Financed Acquisition Plan

How the money from the job you did today buys the lead that becomes the job you do next week.

How you take payment on site, and the exact moment in the visit you ask for it:

The fixed share of every collected job that moves to the marketing account, off the top:

What that share buys first, second and third — in order, with a cost beside each:

The rule that stops you raiding the marketing account in a slow month, written as a rule:

Typical Jobs and Price Ranges — Locksmith

Researched national consumer ranges. The per-hour column is the one to study: it tells you which jobs are worth the drive and which ones you keep taking out of habit.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Residential/commercial lockout (business hours)	$75	$200	0.5	$400	
Rekey a house (3 doors)	$95	$270	1	$270	
Change locks on a house	$150	$500	1.5	$333	
Deadbolt installation (per lock)	$100	$350	1	$350	
Lock repair	$50	$250	1	$250	
Safe opening	$150	$500	1.5	$333	
Emergency / after-hours callout (any job type)	$150	$500	1	$500	
Car lockout (standard, business hours)	$60	$150	0.5	$300	
Automotive transponder key / fob replacement & programming	$150	$500	1	$500	
Rekey car ignition	$100	$350	1	$350	

Crews in this trade bill $50–$100 an hour (flat pricing). Technicians earn $16–$37 an hour.

Your Two Price Lists

Business hours and after hours, written down before the phone rings. Automotive lines get their own row because they are their own business.

JOB	BUSINESS-HOURS PRICE	AFTER-HOURS PRICE	TRIP CHARGE, ZONE 2	WHAT IS INCLUDED
House or business lockout				
Car lockout				
Rekey — per cylinder				
Rekey — whole house				
Deadbolt supplied and fitted				
Lock repair				
Broken key extraction				
Safe opening				
Automotive key and programming				
Ignition rekey				

Good / Better / Best Builder

Three tiers, each one missing something real. Show Best first, every time, and write the anchor line at the bottom.

	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 cost, then the hours you can honestly bill after driving. The answer is always higher than the guess.

LINE	MONTHLY AMOUNT	NOTES
Your pay		
Insurance		
Vehicle + fuel		
Software + phone		
Tools + repairs		
Marketing		
Other fixed		
TOTAL monthly nut		
Billable hours per month		
Break-even hourly = nut ÷ hours		
Target margin %		
Your rate = break-even ÷ (1 − margin)		

Markup vs Margin Table

Fill it once with your real hardware costs and keep it in the van. Markup is what you add; margin is what you keep.

JOB COST	MARKUP %	PRICE	MARGIN %

Your Attraction Offer

The free or nearly-free first step, and the specific problem it is designed to reveal at almost every address.

What the check covers, opening by opening, and how long it takes:

The five findings you expect to make at nearly every house, and what each one leads to:

What the customer keeps whether or not she buys anything:

How you offer it — on the phone, at the end of another job, and to an account:

Upsell and Downsell Plan

One offer, made once, with the evidence in your hand. Then the version for the person who wants to say yes and cannot.

Job one — the upsell it creates, and the sentence you say while standing there:

Job two — the upsell it creates, and the sentence:

Job three — the upsell it creates, and the sentence:

Your three downsells: change the scope, change the schedule, change the payment. Never the price:

Account Target List

Twelve by name, not twelve by category. The person who decides goes in column four, and you will not know it until you ask.

ACCOUNT	TYPE	DOORS / UNITS	WHO DECIDES	FIRST CONTACT DATE	STANDING OFFER

Continuity or Referral Plan

This trade has no natural subscription. These are the plays that repeat instead — pick three and work them until they produce.

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

Job-Start Checklist

Identity, authority and expectations — all before the first tool comes out of the case.

- [ ] Arrival window held, or a call made before it was missed. DATE
- [ ] Your identification offered before she asks for it. DATE
- [ ] Vehicle marked and parked where she can see it from the door. DATE
- [ ] Authority to enter recorded — identification, document or work order. DATE
- [ ] The quoted price restated out loud and confirmed. DATE
- [ ] Anything already damaged noted and photographed before you start. DATE
- [ ] Photographs of lock, door and frame taken. DATE
- [ ] Pets, children and access route agreed with the customer. DATE
- [ ] Non-destructive method attempted first, or the destructive option explained and approved. DATE
- [ ] Work order signed before work begins. DATE

Authority to Enter — Every Opening, Every Time

The trade's oldest rule, written as a routine so you never have to decide it while somebody is standing there watching you.

- [ ] Photograph or record the identification, as your attorney has advised you to. DATE
- [ ] Compare the address on the identification with the address of the door. DATE
- [ ] If they do not match, get a second document: lease, deed, registration, utility bill. DATE
- [ ] For a rental, get the property manager's written work order or a call you can note. DATE
- [ ] For a vehicle, get registration or title, not just a story about the car. DATE
- [ ] For a safe, get proof of ownership before you touch it, without exception. DATE
- [ ] Have the customer sign the authority line on the work order. DATE
- [ ] If anything does not add up, decline, leave, and write down why you left. DATE
- [ ] File the record with the job before you drive to the next one. DATE

Job-Close Checklist

Proof and handover. This is where a good job becomes a good review, or does not.

- [ ] Lock operated by the customer herself, from both sides, before you pack up. DATE
- [ ] Keys counted into her hand and the number written on the work order. DATE
- [ ] Confirmed out loud that every previously issued key no longer works. DATE
- [ ] Finished work photographed and filed. DATE
- [ ] Findings sheet delivered: what you could not secure, and what it would take. DATE
- [ ] Work area cleaned — shavings, packaging, old hardware removed. DATE
- [ ] Invoice issued and payment taken on site. DATE
- [ ] Review asked for, in person, before you leave. DATE
- [ ] Key record written and stored securely. DATE
- [ ] Next visit or annual check-up offered and dated. DATE

Family Worksheet

Liability, records and the referral network: what you record, how long you keep it, and who fills your calendar.

Your authority-to-enter routine, written so a helper could follow it without you:

What you record on every job, where it is stored, and for how long:

How you protect key records specifically — storage, access, and destruction on request:

The agents and property managers you will visit in person this month, by name:

What you leave with each one, and what you will never ask them for:

Equipment Log

What you paid, what needs servicing, and what has quietly stopped earning its shelf space.

ITEM	BOUGHT	COST	SERVICE DUE	SERVICED	NOTES

Your Warm 100 — 1 of 2

A hundred names before you spend a dollar. Names first, judgement later — you are a bad judge of who knows somebody who just moved.

#	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 page a nervous new homeowner will actually walk her house with. Its job is to reveal a problem, not to be admired.

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

Run it twice: once for a household and once for an account. The two answers will not look like the same business.

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

A daily number you hit whether or not the phone rang. Busy days are exactly when this stops, and stopping is why the next month is quiet.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Cold reaches (offices walked)												
Warm reaches												
Content minutes												
Ad minutes / dollars												
Review requests made												
Follow-ups sent												
Estimates booked												

WEEK NOTES

Estimate Visit Checklist

The first ninety seconds decide the price. Run these in order until they stop feeling like a list.

- [ ] Name and photograph texted before you leave for the address. DATE
- [ ] Vehicle marked and parked in her line of sight. DATE
- [ ] Identification offered before she asks for it. DATE
- [ ] Quoted price restated out loud before anything is opened. DATE
- [ ] Non-destructive method offered first, unprompted. DATE
- [ ] The four questions asked before any explanation is given. DATE
- [ ] Findings sheet completed for every exterior opening, not just the one she called about. DATE
- [ ] One upsell offered, once, with the evidence in your hand. DATE
- [ ] Two dates offered, not a yes-or-no question. DATE
- [ ] What you record and how it is stored explained without being asked. DATE
- [ ] Review requested in person before you leave the driveway. DATE

Objections and Replies — Locksmith

What they say, what it really means, and your reply in your own words. The third column is blank on purpose — a borrowed reply sounds borrowed.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
The ad on my phone said a lot less than that.	She has found a national call centre ad, not a locksmith. She is not telling you that you are expensive — she is telling you she does not yet know which of you is real.	
How do I know you will not keep a copy of my key?	You are the only stranger she is about to let stand in her hallway on the worst day of her month. This is the real question under most of the others.	
Can I just buy the locks myself and have you put them on?	She is trying to control the part of the bill she understands, because the labour part is invisible to her.	
Why is it more at night?	She thinks the after-hours price is opportunism aimed at her because she is stuck.	
The dealership said they can make me a key.	She is comparing a known name to an unknown one, and she has not priced the tow.	
My brother-in-law said he can change a lock in ten minutes.	She has a free option that has already failed her twice, and hiring somebody feels like an admission.	
Can you just drill it? That is faster.	Somebody has told her that drilling is the normal way in, usually somebody who bills for the replacement lock afterwards.	
I need to talk to my husband before I decide.	Either that is literally true, or the price landed wrong and she wants a soft exit.	

Your Doorstep Script

The first ninety seconds and the four questions, written in your own words and rehearsed until they sound like you.

What you say in the first ten seconds, before she has decided anything about you:

How you explain what you record, and what she can ask you to destroy:

Your four questions, in the order you will ask them:

How you say the price and then stop talking — write the exact words and the pause:

Review Request Script

Asked at the moment of relief, in person, with the page already open. Give her the subject or she will stare at an empty box.

Your ask, word for word, said standing in the driveway:

The two things you want her to mention, and how you plant them:

Your follow-up for the customer who meant to and did not:

How you reply to a good review, and to a bad one, in your own voice:

First-Hire Scorecard

All four signals, with evidence beside each. Two out of four is exhaustion talking, not a business case.

SIGNAL	YES / NO	EVIDENCE
Turning away work weekly		
Working past the quality line		
Callbacks rising		
Cash covers 8 weeks of wages		
Real comp quote in hand		
Employee licensing lead time known		
A job description exists		
A training month is planned		
A 90-day exit plan exists		

Hiring in a Licensed State

Weeks, not days. Start this before the busy season, not during it.

- [ ] Confirm whether your state licenses individual employees, the company, or both. DATE
- [ ] Confirm what the employee must hold in his own name before he can work. DATE
- [ ] Find out the current processing time and write it on the calendar. DATE
- [ ] Budget the application and fingerprinting fees per employee. DATE
- [ ] Run your own criminal-history check before the offer regardless of the state. DATE
- [ ] Call every reference personally. DATE
- [ ] Confirm your commercial auto policy covers a named additional driver. DATE
- [ ] Get the workers compensation quote in writing before the start date. DATE
- [ ] Add him to your certificate of insurance and send the updated certificate to every account. DATE

30 / 60 / 90 Ramp Plan

What he does alone, what he never does alone, and what you have to see before each gate opens.

MILESTONE	DAY 30	DAY 60	DAY 90

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

Draw all three now. The point of the exercise is watching yourself disappear from the van.

At $250k — who exists, who answers the phone, and what you personally still do:

At $500k — vans, dispatch, and the job you stop doing to make room:

At $1M — lead technician, office manager, and who owns the account book:

The first task you will hand over, and the exact week you will hand it over:

Twelve-Month Forecast

The index is real, detrended national search interest for this trade. Baseline jobs times the index, times your own average ticket. Then look hard at the floor.

MONTH	DEMAND INDEX	JOBS	AVG TICKET	REVENUE	COSTS	PROFIT
Jan	0.94					
Feb	0.96					
Mar	0.98					
Apr	0.99					
May	1.03					
Jun	1.09					
Jul	1.12					
Aug	1.07					
Sep	0.98					
Oct	0.98					
Nov	0.91					
Dec	0.94					
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, by hand, for the first year. The column that will surprise you is the one holding what accounts still owe you.

WEEK	CASH IN	CASH OUT	BALANCE	OWED BY ACCOUNTS	NOTES

Profit First Allocations

Four accounts, allocated the day money lands. Your accountant sets the shares; you set the habit.

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

KPI Scorecard — Locksmith

Researched benchmarks for the numbers that decide whether a frightened stranger calls you. Score yourself monthly and write the action beside the worst row.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Customers who buy after reading reviews first (target 93%)												
Customers more likely to hire after a positive review (target 85%)												
Customers who will only hire 5-star-rated businesses (target 10%)												
Customer reviews left specifically on Google (target 45%)												
Customers asked by a business to leave a review (past year) (target 78%)												
Customers who use Google Search to find local businesses (target 77%)												
Customers turned off by generic/templated review replies (target 50%)												

WEEK NOTES

Monthly P&L

The one report you read yourself. Split revenue by service line or it will tell you nothing you can act on.

MONTH	REVENUE	HARDWARE + BLANKS	LABOR	OVERHEAD	NET PROFIT

Days 1–30: Get Cash

Become a real business, then take money. In that order, and inside thirty days.

- [ ] State licence question answered, and the city or county question answered separately. DATE ______
- [ ] Entity registered, tax identification number obtained, bank and tax accounts open. DATE ______
- [ ] General liability and commercial auto bound before the first paid job. DATE ______
- [ ] Criminal-history check on yourself completed and the certificate filed. DATE ______
- [ ] Map listing built: categories, service area, hours, your own photographs. DATE ______
- [ ] Both price lists written, business hours and after hours. DATE ______
- [ ] Essential kit bought; the two automotive machines left on the gate sheet. DATE ______
- [ ] Van shelved and stocked, with restock levels written down. DATE ______
- [ ] All hundred warm names reached personally. DATE ______
- [ ] Security-check findings sheet written and printed. DATE ______
- [ ] First paying job completed at the full price. DATE ______
- [ ] First review asked for in person and received. DATE ______

Days 31–60: Get More Cash

Stop chasing new names for a month and get more out of the ones already calling.

- [ ] Findings sheet completed on every job, not just the ones that ask. DATE ________
- [ ] One upsell offered on every job, once, with evidence. DATE ________
- [ ] One price line raised, on new quotes only. DATE ________
- [ ] Yes and no counted for that line, every quote, for thirty days. DATE ________
- [ ] A fixed number of offices walked every week, logged whether or not they bit. DATE ________
- [ ] Review requested in person on every job, and every review replied to personally. DATE ________
- [ ] First-visit fix rate tracked weekly. DATE ________
- [ ] Warm hundred worked a second time. DATE ________
- [ ] Machine gate sheet updated with every job you had to turn away. DATE ________
- [ ] Weekly office hour held every single week without moving it. DATE ________

Days 61–90: Get the Most Cash

Build the part that keeps producing after day ninety, and make the two big decisions on evidence.

- [ ] At least one standing account agreed: weekly slot, monthly invoice, key report. DATE
- [ ] Payment terms and a stop-work rule written for every account customer. DATE
- [ ] Annual check-up dates booked with residential customers from months one and two. DATE
- [ ] Machine gate decided — buy, or a written date to look again. DATE
- [ ] First-hire decision made against all four signals and a real comp quote. DATE
- [ ] Employee licensing lead time confirmed and written on the calendar. DATE
- [ ] Profit and loss read personally, with revenue split by service line. DATE
- [ ] Twelve-month forecast rebuilt using your own numbers instead of the baseline. DATE
- [ ] The two thinnest months on the calendar given a written plan. DATE
- [ ] Ninety-day review held and the next ninety days drafted. DATE

Milestones and Tripwires

Every milestone gets a date and every date gets a tripwire — the specific thing that tells you it has gone off the rails while you can still fix it.

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

Decision Log

What you decided, why you decided it, and when you will look at it again. The why is the column you will be glad about in a year.

DATE	DECISION	WHY	REVISIT ON