The Starving-Crowd Test for Your ZIP Codes

Three ZIP codes. Score each one on pain, purchasing power and targetability. Two out of three is not enough.

The three ZIP codes or towns you can reach with a loaded trailer in under thirty minutes:

PAIN — what did you photograph on the Saturday drive? Leaning walls, spalled brick, sunken patios, crumbling chimneys, and roughly how many of each:

PURCHASING POWER — house age, whether the lots have grade, whether the chimneys are real masonry, and what a neighbour recently paid for outside work:

TARGETABILITY — how you reach these people without paid ads: which landscapers, deck builders, roofers, realtors and neighbours already stand next to them:

Your Homeowner Avatar

One real person, not a demographic. If you can picture her face, you can write the estimate she will say yes to.

Who she is — age range, how long in the house, whether she plans to stay, who else has to agree to the money:

The problem in HER words, exactly as she would say it standing in the yard (not in trade language):

Her five fears, ranked. Only one of them is allowed to be price:

What she has already Googled, and what she has already tried that did not work:

What she will say to her neighbour about you six months after the job is done:

Personal Runway Worksheet

Household cost, not business cost. Fill it in with real numbers off real statements, not the numbers you wish were true.

LINE	MONTHLY AMOUNT	CAN IT BE CUT?	NOTES
Housing (rent or mortgage)			
Utilities, phone, internet			
Groceries and household			
Vehicle payments			
Fuel and vehicle upkeep			
Health insurance			
Auto and home insurance			
Debt minimum payments			
Childcare and school			
Subscriptions and memberships			
Everything you actually spend			
TOTAL monthly household burn			
Cash on hand today			
RUNWAY IN MONTHS (cash / burn)			

Demand by Month — Masonry and Hardscape

The index is national search interest for this trade, detrended over three full calendar years — it shows when people start thinking about the work, not when the cheque clears. Your revenue lags it by roughly a month. Fill the last two columns with your own plan.

MONTH	MONTH	DEMAND INDEX	JOBS I WILL BOOK	DEPOSITS I WILL COLLECT
Jan	0.87			
Feb	0.95			
Mar	1.01			
Apr	1.09			
May	1.07			
Jun	1.05			
Jul	1.05			
Aug	1.05			
Sep	1.04			
Oct	1.02			
Nov	0.93			
Dec	0.87			
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.

Before You Bet a Year on This Market

Every box unticked is a reason the first slow month turns into the last month. Date each one as you clear it.

- [ ] Ten photographs of real failing masonry or hardscape inside my driving radius — DATE ______
- [ ] The top ten search results for my trade plus my town, written down with what each promises — DATE ______
- [ ] My household monthly burn added up off actual statements — DATE ______
- [ ] My runway in months, in writing, and a date I will not go past — DATE ______
- [ ] A written answer to: what do I do in the two slowest months of the year — DATE ______
- [ ] Someone other than my spouse who has seen these numbers and pushed back on them — DATE ______
- [ ] A decision, in writing, on full-time date versus weekends-first — DATE ______

Dream Outcome Builder

Her words, not your scope language. If it does not have a picture, a date and a lifespan in it, it is not finished.

The finished thing she is picturing, described the way she would describe it to a friend on the phone:

The date it has to be done by, and what is happening on that date:

How long she expects it to last, and what "failed" would look like to her:

The status change — what she gets to say, show or stop apologising for once it is finished:

Now write it as one sentence: outcome + timeframe + lifespan.

Obstacle → Solution Map

Fifteen obstacles across four buckets: what she does not know, what she cannot do, what is around her, what she tells herself.

#	THE OBSTACLE IN HER LIFE	BUCKET	WHAT MY OFFER INCLUDES TO REMOVE IT
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			

Your Value Stack

Name every piece of the job separately. Cut anything that is cheap to promise and impossible to prove.

COMPONENT	WHAT IT REMOVES FOR HER	MY COST TO DELIVER	STATED VALUE

Guarantee and Offer Name

Bound it to work you performed. Write the exclusions on the same page as the promise, then practise saying them.

What exactly you warrant — base depth and compaction, edge restraint, drainage, and the failure you return for:

For how long, starting from what date, and what the customer has to do to keep it valid:

The exclusions, written plainly: ground movement you do not control, other people's work, vehicles, roots, drainage added later, impact:

Three candidate names for the offer. Circle the one your customer could repeat correctly to her husband:

Anchor Sheet — What the Stack Is Worth

Total the stack, put your price under it, and let the gap sit there. Specific numbers read like a takeoff; round numbers read like a guess.

LINE	AMOUNT
Stack component 1	
Stack component 2	
Stack component 3	
Stack component 4	
Stack component 5	
Stack component 6	
Stack component 7	
Warranty (state it, do not price it)	
TOTAL STATED VALUE	
YOUR PRICE	
THE GAP	

Service Area and Jobs You Will Not Do

Draw the radius at the distance you can return to a finished job in about twenty minutes, not the distance you would drive for a big number.

The towns and ZIP codes inside my radius, and the honest round-trip drive time to the far edge of it:

The trips a typical job actually takes here — list every one, then multiply by round-trip time:

My three best referral partners by name, and what problem I solve for each of them:

The jobs I will not do, and exactly what I say to the homeowner when I hand one off:

Ten-Competitor Scan

Search your trade plus your town. Read the first ten like a customer, not like a mason. Look for who explains the base.

#	COMPANY	WHAT THEY PROMISE	WHAT THEY NEVER MENTION	PRICE SIGNAL
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

Your One-Liner and Positioning Statement

Problem, then plan, then result. Say it out loud twenty times before you write the final version in the last box.

The problem, in the homeowner's language — what keeps failing and why she cannot see it coming:

The plan, in three steps she could repeat to her husband tonight:

The result, with a lifespan attached to it:

The thing my competitors will not say out loud, that I will:

The whole one-liner, final version, exactly as it goes on the truck and the voicemail:

Drive-Time Cost of a Job Outside the Radius

Fill this in once for a job you are tempted by. The total belongs on the estimate or it comes out of your pay.

TRIP	ROUND-TRIP TIME	LOADED COST	COULD IT BE COMBINED?
Estimate visit			
Sample drop / colour approval			
Meet the material delivery			
Dig and haul-off day			
Base and compaction day			
Setting day			
Cutting and joints			
Dump run			
Punch list walk			
Warranty callback (assume one)			
TOTAL DRIVE-TIME COST			

Entity, EIN and Bank Setup

Do these in order. Every one has a date beside it, because an undated intention is not a completed step.

- [ ] Decided sole proprietor versus LLC, and written down the reason — DATE ______
- [ ] Checked the business name is available with the state and not already trademarked — DATE ______
- [ ] Filed the entity with the Secretary of State and received the confirmation — DATE ______
- [ ] Applied for the EIN directly with the federal tax authority (free, issued online) — DATE ______
- [ ] Opened a business checking account in the business name — DATE ______
- [ ] Opened a separate savings account for tax set-aside — DATE ______
- [ ] Business debit or credit card issued and personal cards removed from the truck — DATE ______
- [ ] Bookkeeping set up, even if it is one spreadsheet, before the first invoice — DATE ______
- [ ] Asked the accountant how sales tax works on installed masonry in my state — DATE ______
- [ ] Confirmed local business licence and contractor registration requirements with the county — DATE ______
- [ ] Confirmed permit requirements for wall height, footings and fire features — DATE ______
- [ ] Registered for the utility locate service before the first dig — DATE ______

License Requirements by State — Masonry and Hardscape

Researched state by state, with fees and exam requirements. Verify against the board's own site before you file — fees change and this table is a starting point, not an authority. Where a fee is bracketed it is because the published schedule was not machine-readable.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	No statewide	—	Check city / county	—	No
Texas	No statewide	—	Check city / county	—	No
California	Yes	C-29 Masonry Contractor	Contractors State License Board (CSLB)	$200–$350	Yes
Florida	Yes	Certified Structural Masonry Specialty Contractor	Florida DBPR / Construction Industry Licensing Board (CILB)	$195–$345	Yes
New York	No statewide	—	Check city / county	—	No
Pennsylvania	Yes	Home Improvement Contractor (HIC) Registration	PA Office of Attorney General	$100	No
Illinois	No statewide	—	Check city / county	—	No
Ohio	No statewide	—	Check city / county	—	No
Georgia	Yes	Residential-Basic Contractor	GA State Licensing Board for Residential and General Contractors (Secretary of State)	$210–$342	Yes
North Carolina	No statewide	—	Check city / county	—	No
Michigan	Yes	Maintenance & Alteration Contractor — Masonry specialty	Michigan LARA / Residential Builders' and M&A Contractors' Board	$195–$265	Yes

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

Insurance Lines and Annual Cost Ranges

Annual ranges from published carrier and industry sources. Masonry is not always broken out separately, so some lines are bracketed from the closest comparable trades and reflect firms of every size. Get three real quotes and write them in the log on the next page.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	$1,740–$2,520	Damage or injury you cause to others	
Workers comp	5.18–5.22 per $100 payroll	Your crew, hurt on the job	
Commercial auto	$750–$2,000	The truck and what it hits	
Bond	$10,000–$25,000	Bond face value required as part of contractor licensing varies by state (e.g. California CSLB commonly requires a $25,000 contractor bond; other states commonly require $10,000-$20,000 for masonry/specialty contractors); not universally required for masonry-hardscape work. Annual premium is typically 1-5% of the bond amount depending on credit.	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three quotes per line, same coverage limits on each, or you are comparing prices for different things.

LINE OF COVERAGE	CARRIER / AGENT	LIMITS	DEDUCTIBLE	ANNUAL PREMIUM	DATE QUOTED

Questions for Your Attorney and Your Accountant

Walk in with this list. You are buying answers, not an education. Tick each one when you have the answer in writing.

- [ ] Sole proprietor or LLC for a masonry and hardscape business in this state, and why — DATE ____
- [ ] How sales tax applies to materials installed into real property here — do I pay it or collect it — DATE ____
- [ ] What my written agreement must contain in this state, and will you prepare mine — DATE ____
- [ ] What my state requires in a change-order and a right-to-cancel notice — DATE ____
- [ ] Mechanic's lien deadlines and notice requirements here, and what I must send and when — DATE ____
- [ ] Whether a workers compensation exemption is available to me and how it is filed — DATE ____
- [ ] How to word a workmanship warranty so it is bounded to work I performed — DATE ____
- [ ] What I must disclose when I subcontract licensed gas or electrical work — DATE ____
- [ ] How to classify a helper correctly as an employee or a subcontractor in this state — DATE ____
- [ ] What estimated tax payments I owe, on what schedule, starting when — DATE ____
- [ ] What records to keep, in what form, and for how long — DATE ____
- [ ] What my personal exposure is if a wall I built fails after I dissolve the business — DATE ____

Equipment Budget — Masonry and Hardscape

Researched price ranges per item, with the essential day-one kit marked. Fill in your own quote and whether you will buy, rent or borrow it for the first season. Prices are retail at named suppliers and were current at research; verify before you order.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
Brick/London-pattern trowel (10-13 in.)	$30	$50	Yes		
Brick hammer (16-18 oz.)	$27	$35	Yes		
Masonry brick set & plugging chisels	$8	$10	Yes		
Tuckpointing/pointing trowel	$13	$17	Yes		
Mason's line, line blocks, pins & reel	$2	$23	Yes		
Mortar hawk (8x8 to 10x10 in., aluminum/magnesium)	$33	$53	Yes		
Brick jointer/striking tool set	$8	$21	Yes		
Hard hat & safety glasses	$7	$13	Yes		
Mason's tool bag (18-24 in., leather bottom)	$74	$81	Yes		
Mason's spirit level (24-48 in.)	$40	$142	Yes		
Brick spacing rule / modular tape	$21	$27	Yes		
Heavy-duty cordless mortar/mud mixer drill	$219	$349	Yes		
Wet tile/masonry cutting saw	$303	$329	Later		
Essential equipment	**$481**	**$820**			

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

Total Startup Budget

Essential equipment plus vehicle, general liability and launch marketing. Your own number lands wherever it lands inside this range — mostly depending on whether you already own something that can pull a loaded trailer.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$481	$820	
Used work pickup truck or utility trailer for hauling brick, block, pavers and stone	$10,000	$40,000	
General liability, year one	$1,740	$2,520	
Launch marketing	$700	$4,000	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$12,921**	**$47,340**	

Funding Sources

Rank every source twice: what it costs you, and what it can take from you. Cheap money that can take the house is not cheap money.

SOURCE	AMOUNT AVAILABLE	WHAT IT COSTS	WHAT IT PUTS AT RISK	USE IT FOR	RANK
My own cash					
Customer deposits and draws					
Supplier / yard account terms					
Bank line of credit					
Equipment financing (one machine)					
Small-business loan through a lender					
Credit card					
Home equity					
Money from family					
Partner buying in					

Client-Financed Acquisition Plan

Job one buys job one's material and pays for finding job two. Write the actual numbers and the actual share, not a good intention.

My deposit rule, in one sentence I can say out loud without flinching, and what it buys:

My draw schedule: what stages trigger payment, and what proof the customer gets at each one:

The fixed share of job-one profit that goes to finding job two, and exactly what I spend it on:

The three things that break this plan — a late payer, a weather week, a material price jump — and what I do on each:

Rent, Buy or Borrow — First Season

Rental is a job cost you can put on the estimate. A machine payment is a bill that arrives in February whether you worked or not.

MACHINE	DAY RATE	PURCHASE PRICE	DAYS I WILL USE IT THIS YEAR	DECISION
Plate compactor				
Jumping jack / rammer				
Mini excavator				
Skid steer with pallet forks				
Mortar mixer (towable)				
Wet masonry saw				
Dump trailer				
Scaffold sections				
Concrete / brick cart				

Typical Jobs and Price Ranges — Masonry and Hardscape

Researched national price ranges and typical hours per job type. These are what homeowners pay, not what you should charge — your number depends on your break-even hourly and your market. Write your own price in the last column after you finish the break-even sheet.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Brick paver patio installation (~280 sq ft)	$2,400	$7,000	20	$350	
Segmental/masonry retaining wall installation	$3,190	$9,204	24	$384	
Brick or stone fire pit	$300	$3,000	8	$375	
Masonry outdoor fireplace (brick or stone)	$1,500	$8,000	32	$250	
Masonry chimney repair/repointing	$175	$1,000	6	$167	

Crews in this trade bill $40–$75 an hour (quoted per square foot of masonry or hardscape installed (patio, wall face, or veneer)). Technicians earn $25–$38 an hour.

Good / Better / Best Builder

Present Best first, in full. The differences between tiers must be real: base depth, joint fill, material grade, edge detail, warranty length.

ELEMENT	GOOD	BETTER	BEST
Excavation depth			
Base stone depth and lifts			
Separation fabric			
Bedding layer			
Paver or stone grade			
Edge restraint type			
Joint fill			
Edge / soldier course detail			
Seat wall, steps or lighting sleeves			
Clean-up standard			
Workmanship warranty length			
Third-season return visit			
PRICE			

Break-Even Hourly Rate

Everything the business costs whether or not you work, divided by the hours you actually bill. Halve your working hours before you divide.

OVERHEAD LINE	PER YEAR	NOTES
General liability insurance		
Commercial auto insurance		
Workers comp or exemption		
Truck payment		
Fuel and vehicle maintenance		
Trailer and equipment upkeep		
Phone and internet		
Software and subscriptions		
Licences, registrations, permits		
Accountant and bookkeeping		
Advertising and website		
Storage or yard		
Small tools replaced yearly		
Owner pay you must have		
TOTAL ANNUAL OVERHEAD		
Working hours per year		
Billable hours (halve it)		
BREAK-EVEN HOURLY RATE		

Markup vs Margin Table

Markup is measured against your cost. Margin is measured against the price. Fill this in until the conversion is automatic in a driveway.

JOB COST	MARKUP APPLIED	PRICE	GROSS PROFIT	ACTUAL MARGIN

Price-Raise Tally

Move the price up on each new estimate and keep score. Stop when the jobs you lose start costing more than the extra is worth.

DATE	JOB TYPE	PRICE QUOTED	WON / LOST	WHAT THEY SAID ABOUT THE PRICE

Your Attraction Offer

The offer that gets you into the yard being useful before anyone owes you anything. Name it. Do not call it an estimate.

The name of the offer, in words a homeowner would repeat to her husband:

What you physically do on a first visit — the edge probe, the measurements, the water check, the photographs:

What she walks away holding, and what is written on it:

What it costs her, whether it credits against the job, and how you say that out loud:

The problem the inspection almost always reveals, and the offer that solves it:

If it needs a real dig: how I book the locate, get her written OK, and what I say about why it waits:

Upsell and Downsell Plan

Upsell while the machine is still on the property. Downsell by changing what she gets or how she pays — never the price of the same job.

My three highest-value upsells, and the exact moment on the job when each one becomes visible to the customer:

What the upsell saves her because I am already on site — say it in her terms, not mine:

My three downsells: smaller footprint, different material, phased schedule. What comes out, and what never comes out:

The licensed work I hand off (gas, electrical, structural) and the sentence I use when I hand it off:

Continuity or Referral Plan

This trade has no subscription. Build the return visit and the referral engine instead, and put dates against both.

PLAY	WHEN IT HAPPENS	WHAT I SAY OR DO	WHAT IT COSTS ME	TRACKED WHERE
Punch-list referral ask				
Review request at final payment				
Photo permission and yard sign				
Third-season joint-sand visit				
Annual note to past customers				
Neighbour letter on the same street				
Landscaper partner referral				
Deck builder partner referral				
Roofer / gutter partner referral				
Realtor pre-list referral				
Property manager relationship				
Referral thank-you and how it is paid				

The Second Job Ladder

For every job type you sell, name what it makes look wrong next. That is your next offer, and it is already on the property.

JOB I JUST FINISHED	WHAT NOW LOOKS WRONG	THE NEXT OFFER	BEST MOMENT TO MAKE IT
Paver patio			
Segmental retaining wall			
Front steps and landing			
Fire pit			
Outdoor fireplace			
Chimney repoint			
Stone veneer			
Walkway			
Seat wall			
Driveway apron or edging			

Job-Start Checklist

Run it out loud on the first morning, with the customer present for the first two minutes. It doubles as the best sales moment on the whole job.

- [ ] Utility locate requested and marks visible on the ground — DATE ______
- [ ] Signed scope on site, and the exclusions read out loud once more — DATE ______
- [ ] Layout staked and painted, and the customer has walked it and agreed — DATE ______
- [ ] Existing conditions photographed — drive, walks, lawn, downspouts, cracks already there — DATE ______
- [ ] Tarps down on drive and lawn, and a designated spoil and staging area agreed — DATE ______
- [ ] Water source and power access confirmed with the customer — DATE ______
- [ ] Saw set up wet, or shrouded with the vacuum running — on plastic, away from concrete that can stain — DATE ______
- [ ] Ladders footed and tied, or scaffold set, if any work is off the ground — DATE ______
- [ ] Hard hat, glasses and gloves on site and actually being worn — DATE ______
- [ ] Materials on site or delivery time confirmed for today — DATE ______
- [ ] Dumpster or haul-off plan confirmed before demo starts — DATE ______
- [ ] The customer has my direct number and knows the end-of-day text is coming — DATE ______

Job-Close Checklist

You write the punch list, not her. Walking it yourself is a quality move and a sales move at the same time.

- [ ] Joints filled, compacted and watered in per the product instructions — DATE
- [ ] Edge restraint complete and staked on every open edge — DATE
- [ ] Grade checked so water leaves the structure, not toward it — DATE
- [ ] All cuts and chips removed; nothing sharp left where children or pets go — DATE
- [ ] Drive rinsed clean of saw slurry and sand; walks swept and blown — DATE
- [ ] Spoil, pallets, banding and packaging off the property — DATE
- [ ] Punch list written by me, walked with the customer, dated and signed — DATE
- [ ] Base and progress photographs delivered to the customer as a file — DATE
- [ ] Warranty page handed over, exclusions read out loud — DATE
- [ ] Care instructions given — sealing, joint sand, de-icing salts, what not to do — DATE
- [ ] Final payment collected, receipt issued — DATE
- [ ] Review requested, photo permission asked for, return visit put on the calendar — DATE

Family Worksheet

Ladders, weather and clean-up. Write your own standard here, then hold yourself to it on the week you are behind.

My ladder and scaffold rules, written as things I will not do — not as things I intend to do:

How material gets to height on my jobs, since it never goes up in my hand:

My weather rules: the conditions in which I will not lay, compact or sand, and who I call to move the date:

My clean-up standard, end of every day and end of the job, in the order I actually do it:

Equipment Log

Anything with an engine or a battery. Service dates in advance, not after it quits on a Tuesday.

ITEM	PURCHASED	SERVICE INTERVAL	LAST SERVICE	NEXT DUE	NOTES

Daily Job Log

One line a day, filled in from the truck before you leave the site. It is your memory when a warranty question arrives two years later.

DATE	JOB	WEATHER	STAGE COMPLETED	PHOTOS TAKEN	CUSTOMER CONTACT

Your Warm 100 — 1 of 2

A hundred names off your own phone. It gets hard around sixty — that is the point. Contact each one, then note the date you will touch them again.

#	NAME	HOW I KNOW THEM	CONTACTED	RESPONSE	FOLLOW UP ON
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					

Your Warm 100 — 2 of 2

#	NAME	HOW I KNOW THEM	CONTACTED	RESPONSE	FOLLOW UP ON
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					
31					
32					
33					
34					
35					
36					
37					
38					
39					
40					

Lead Magnet Plan

One narrow problem solved completely, revealing the bigger one underneath it. For this trade it is the edge probe and the condition report.

ELEMENT	MY VERSION	WHAT IT COSTS ME	NEXT PROBLEM IT REVEALS
The name of the offer			
The narrow problem it solves			
What I physically do on site			
What she walks away holding			
How long it takes me			
How she asks for it			
Where it is advertised			
The offer it leads to			
How I follow up if she does not buy			

LTGP : CAC Worksheet

What a customer is worth over her lifetime, against what it cost to find her. Cost per lead alone tells you nothing.

LINE	MY NUMBER	HOW I KNOW IT
Average first job value		
Gross margin on that job		
Gross profit, first job		
Second job value (how many buy one?)		
Gross profit, second job		
Referrals per happy customer		
Gross profit from those referrals		
LIFETIME GROSS PROFIT PER CUSTOMER		
Marketing spend last month		
Leads it produced		
Cost per lead		
Leads that became customers		
COST TO ACQUIRE A CUSTOMER		
RATIO (LTGP divided by CAC)		

Rule of 100 — Daily Tracker

Pick one channel. A hundred units a day, every day, before you are allowed an opinion about whether it works.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Warm outreach attempts (calls, texts, messages)												
New names added to the warm list												
Job photos taken												
Posts published (map listing, social, site)												
Reviews requested												
Reviews replied to												
Doors or cards on the street I am working												
Referral-partner conversations (landscaper, deck, roofer, realtor)												
Estimates delivered												
Follow-ups on estimates not yet answered												

WEEK NOTES

Referral Partner Board

The trades standing next to your customer before you are. Ten good conversations here beat a thousand postcards.

TRADE	COMPANY AND CONTACT	WHAT I SOLVE FOR THEM	WHAT THEY NEED FROM ME	LAST CONTACT	JOBS SENT

Estimate Visit Checklist

Run it in this order every time. The first half is questions and a shovel; price does not appear until the bottom of the page.

- [ ] Confirmed the appointment the day before, by text, with my name on it — DATE ______
- [ ] Arrived at the stated time, parked without blocking anyone — DATE ______
- [ ] Greeted everyone present, including whoever is not doing the talking — DATE ______
- [ ] Walked the whole property — grade, downspouts, drainage, what else is failing — DATE ______
- [ ] Asked how long, what happens in heavy rain, what has already been tried, who else has looked — DATE ______
- [ ] Asked what it stops them doing and what another two winters would mean — DATE ______
- [ ] Probed the edge with a hand probe, read the base depth, photographed it with a tape in frame — DATE ______
- [ ] Nothing dug on this visit — any excavation booked for after the locate clears, with written approval — DATE ______
- [ ] Explained what I found in plain words, and what it means — DATE ______
- [ ] Showed proof: base photos, three nearby addresses, certificate of insurance — DATE ______
- [ ] Presented Best first, then Better, then Good — with the real differences named — DATE ______
- [ ] Left a written scope with exclusions, payment schedule and how long the price stands — DATE ______
- [ ] Set the follow-up date out loud and wrote it in my calendar before driving away — DATE ______

Objections and Replies — Masonry and Hardscape

What they say, what it really means, and your reply in your own words. Write your version — the ones you can actually say out loud in a driveway.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
My brother-in-law says he can do the whole thing for half.	She has a number in her head and no way to tell the two jobs apart, because the part that costs money gets buried.	
Why does it cost that much? It's just bricks laid on the ground.	She is paying for what she can see, and has no idea most of the work happens before the first stone comes off the pallet.	
Can you start next week? The other guy said he could start Monday.	She is testing whether anybody actually wants the job, or she has a graduation party already on the calendar.	
Why do you need a deposit before you've done anything?	She has heard the story about the contractor who took the money and was never seen again, and she is scared.	
How do I know it won't sink like the last one did?	She has already been burned once and is asking for proof, not for another promise.	
Will the stone match the house? The last repair still looks like a patch.	She is afraid of a permanent, visible mistake sitting on the front of her house forever.	
My neighbor's guy didn't pull a permit and nothing happened to him.	She thinks the paperwork is optional, and she is testing whether I am the expensive, complicated one.	
Can you knock something off if I pay you in cash?	She wants to feel like she won something, and price is the only lever she knows how to pull.	

Review Request Script

Asked at the punch list, standing on the finished work. No incentives, no filtering, no pre-written text — those break the rules and cost you the listing.

My review ask, written word for word, in language I would actually use out loud:

How I ask for permission to photograph and use the finished work:

How I ask for one name — the specific person she thinks needs the same thing done:

What I say and do when a review is less than perfect, and how fast I reply to it:

Estimate Follow-Up Log

Most estimates in this trade do not lose to a competitor. They die of silence. Two follow-ups minimum, then a decision either way.

DATE SENT	CUSTOMER AND JOB	PRICE	FOLLOW-UP 1	FOLLOW-UP 2	OUTCOME AND REASON

First-Hire Scorecard

Score candidates on the same lines, in writing, before you meet the second one. Gut feel three days later is not a memory, it is a story.

WHAT I AM SCORING	CANDIDATE 1	CANDIDATE 2	CANDIDATE 3
Shows up when he said he would			
Has reliable transport			
Physically able to do this work all day			
Has done outdoor construction work before			
Understands and respects the silica and dust rules			
Can follow a written checklist without being watched			
Says something when he does not understand			
Handles being corrected without sulking			
Would I put him in front of a customer			
References actually answered the phone			
Wage he needs, and what he is worth to me			
TOTAL			

30 / 60 / 90 Ramp Plan

Write it before you offer the job. Most crew problems are not attitude — they are a person who was never told what good looks like.

PERIOD	WHAT HE LEARNS	WHAT HE OWNS ALONE	HOW I CHECK IT	CONVERSATION DATE
Week 1 — safety, silica, site rules				
Days 1-30 — mixing, hauling, clean-up				
Days 1-30 — reading a line and a grade				
Days 31-60 — compactor and screed				
Days 31-60 — cutting and staging				
Days 31-60 — loading and yard runs				
Days 61-90 — setting under supervision				
Days 61-90 — spotting and reporting problems				
Day 90 — keep, adjust or part ways				

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

Draw it before you need it. The shape of each one tells you what to hire next and what to hand off first.

At the first level: who does what, what breaks first, and what I hand off first:

At the second level: who is added, what job has quietly appeared, and what comes off my plate:

At the third level: how quality survives two crews when I cannot be on both sites:

Which of these three companies do I actually want to run — and what happens if the answer is the first one:

Comp Plan — Pay for What You Want

Comp is a message and people hear it clearly. Pay by square foot alone and the base is what gets shortened.

ELEMENT	HOW IT IS PAID	WHAT BEHAVIOUR IT PRODUCES	KEEP OR CUT
Hourly base			
Overtime rule			
Piece rate on square footage			
Bonus: base photographed at every lift			
Bonus: zero callbacks this season			
Bonus: site broom-clean every day			
Bonus: punch list clear on first walk			
Bonus: referral he brought in			
Paid time off and weather days			
Tools and boots allowance			
Raise schedule and what triggers it			

Twelve-Month Forecast

Seeded with this trade's researched demand index. Forecast the shape, not the average — and write down now what you will do in the two slowest months.

MONTH	MONTH	DEMAND INDEX	REVENUE PLAN	JOB COSTS	OWNER PAY
Jan	0.87				
Feb	0.95				
Mar	1.01				
Apr	1.09				
May	1.07				
Jun	1.05				
Jul	1.05				
Aug	1.05				
Sep	1.04				
Oct	1.02				
Nov	0.93				
Dec	0.87				
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

Money in and money out, in date order, with the job it belongs to. The running balance is the only number that decides whether you make payroll.

DATE	IN OR OUT	JOB	DESCRIPTION	AMOUNT	RUNNING BALANCE

Profit First Allocations

Split every payment the day it clears, before you look at the balance. Start small enough that you will actually do it, then raise it each quarter.

BUCKET	PERCENTAGE NOW	PERCENTAGE TARGET	ACCOUNT IT LIVES IN	RULE FOR TOUCHING IT
Job costs (materials, labour, rental, dump)				
Tax set-aside				
Owner pay				
Profit / reserve				
Operating expenses (insurance, truck, phone)				
Equipment replacement fund				
TOTAL — must equal one hundred percent				

KPI Scorecard — Masonry and Hardscape

Researched benchmarks with their sources. Several are drawn from established firms with crews and overhead, so treat them as targets to grow into rather than a first-season floor. Fill in your own number monthly.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Gross profit margin (target 16.5%)												
Average residential job size (retaining wall) (target 6,082 USD)												
Paver/brick order overage for breakage and cuts (target 15%)												
Search-ad lead conversion rate (construction trade) (target 3.65%)												
Referral lead close rate (target 40%)												
Net profit margin (after overhead) (target 6%)												

WEEK NOTES

Monthly P&L

One line per month. Compare each month to the same month last year, not to last month — in a seasonal trade, month-to-month tells you nothing but the weather.

MONTH	REVENUE	JOB COSTS	GROSS PROFIT	OVERHEAD	NET PROFIT

Job Costing Sheet

One row per job. Do this for a season and you will find out which job type has been quietly carrying the others.

JOB	PRICE	MATERIALS	LABOUR HOURS AND COST	RENTAL, DUMP, PERMITS	GROSS MARGIN

Days 1–30: Get Cash

One goal this month: money from a stranger, in the business account, for masonry work you did. Date every line as you clear it.

- [ ] Entity filed and EIN issued — DATE ______
- [ ] Business bank account open and every dollar running through it — DATE ______
- [ ] General liability bound and the certificate saved on my phone — DATE ______
- [ ] Local licence, registration and permit requirements confirmed with the county — DATE ______
- [ ] Utility locate account set up before the first dig — DATE ______
- [ ] Attraction offer named, written and live on the map listing — DATE ______
- [ ] Map listing claimed, service area set, first photos posted — DATE ______
- [ ] Warm hundred written out — all one hundred names — DATE ______
- [ ] Warm hundred contacted — all one hundred, not the easy forty — DATE ______
- [ ] First estimate delivered in writing with scope, exclusions and payment schedule — DATE ______
- [ ] First deposit collected and spent on that job's materials — DATE ______
- [ ] First job completed, base photographed at every lift, site left clean — DATE ______
- [ ] First balance collected and the review asked for on the finished work — DATE ______

Days 31–60: Get More Cash

Stop hunting new people for a month and get more from the ones already on the calendar. Then raise the price once.

- [ ] Second-job ladder written for every job type I sell — DATE
- [ ] Upsell offered on every job while the machine is still on the property — DATE
- [ ] Licensed gas and electrical work handed off out loud, in front of the customer — DATE
- [ ] Price raised once on the next estimate — not on anyone already signed — DATE
- [ ] Price-raise tally sheet started and filled in after every quote — DATE
- [ ] Break-even hourly rate calculated and written down — DATE
- [ ] Job costing sheet filled in for every completed job — DATE
- [ ] Review and referral asked for at every close — DATE
- [ ] Photo permission collected and finished work posted — DATE
- [ ] Neighbour cards on the twenty nearest doors of every job — DATE
- [ ] Two follow-ups on every outstanding estimate — DATE
- [ ] Weekly admin block held every week without moving it — DATE

Days 61–90: Get the Most Cash

This trade has no subscription. Build the return visit and the referral engine instead, then make the hire decision in writing.

- [ ] Third-season return visit scheduled for every completed job — DATE
- [ ] Referral thank-you decided, written down and actually paid — DATE
- [ ] Named relationship built with a landscaper, a deck builder and a realtor — DATE
- [ ] Past-customer note sent to everyone from days one to sixty — DATE
- [ ] Twelve-month forecast built on the demand index, with the two slow months planned — DATE
- [ ] Profit First buckets open and every payment split the day it clears — DATE
- [ ] Tax set aside every month and never touched — DATE
- [ ] KPI scorecard filled in for the first time — DATE
- [ ] First-hire decision written down with the date and the reason either way — DATE
- [ ] Pre-mortem tripwires reviewed — which ones fired, and what I did — DATE
- [ ] Checkpoint date set in ink, with what has to be true on it — DATE
- [ ] Next ninety days written before this one ends — DATE

Milestones and Tripwires

Every milestone gets a date. Every risk gets an early signal and a pre-decided response, written while you are calm.

MILESTONE OR RISK	TARGET DATE	EARLY SIGNAL / TRIPWIRE	WHAT I DO WHEN IT FIRES	FIRED?
Insurance bound				
Attraction offer live				
Warm hundred fully contacted				
First estimate delivered				
First deposit collected				
First job completed				
First review posted				
First upsell sold				
First price raise				
First referral job				
Margin below target twice in a row				
Two weather days lost with no buffer				
Materials bought before money arrived				
Estimate a week old with no follow-up				
Base lift photos missing on a job				
Runway under two months				
A job off the will-not-do list				
Checkpoint date — go or change				

Decision Log

What you decided, when, why, and what you expected. In a year this is the only honest record of how your judgement is developing.

DATE	DECISION	WHY	WHAT I EXPECTED	WHAT HAPPENED