The Starving-Crowd Test for Your ZIP Codes

Three ZIP codes, three questions, one honest score each. Do this before you spend a dollar on a logo, a wrap or a website. If a ZIP scores badly, that is not failure — that is money you just saved.

Name your three target ZIP codes and why each one made the list. Age of the housing stock, last storm event, drive time from your door.

PAIN — what is creating urgency in each ZIP right now? Storm history, roof age wave, insurance non-renewals, visible failures on your own street.

PURCHASING POWER — median home value, owner-occupied share, and what a full replacement would represent to that household. Can they write the cheque without a fight?

TARGETABILITY — exactly how you would reach fifty of these homeowners this month without spending money. Name the streets, the referral sources and the online listings.

Your Homeowner Avatar

One person, not a demographic. Picture a real homeowner you have already met on a roof and answer as if you were describing her to a new hire on the drive over.

Who is she? Age, house, how long she has owned it, who else is in the decision.

What is she actually afraid of? Write three fears in her words, not yours.

What has she already tried, and how did it go? Sealant, a relative, a contractor who ghosted her.

What does she type into her phone at eleven at night? Write the exact searches.

What would make her feel safe enough to sign today? Be specific and make sure you can deliver every item you write.

Personal Runway Worksheet

Your household costs, not the company's. Pull the actual statements — memory is optimistic. When the page is full, add it up, divide your available cash by the total, and write the month you run out at the top of the page.

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

Demand by Month — Roofing

The demand index is already filled in from five years of national search interest for roofing work, normalised so an average month equals one. Fill in the rest with your own plan. Pay particular attention to the four lowest months — that is where a one-truck company either has a written plan or has a problem.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL DO IN THE SLOW MONTHS
Jan	0.78			
Feb	0.95			
Mar	1.10			
Apr	1.05			
May	1.17			
Jun	1.32			
Jul	1.32			
Aug	1.36			
Sep	0.80			
Oct	0.69			
Nov	0.75			
Dec	0.71			
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 in the homeowner's voice, not yours. If a sentence sounds like it belongs on a truck door, cross it out and try again.

The result she wants, in one sentence, in her words. What is different about her life on the far side of this job?

The timeframe. How fast does it need to happen, and what is the deadline in her life that is driving it?

The feeling underneath it. Relief, pride, being finished with it, not being embarrassed by the house. Name it plainly.

Now write all three as one promise you could say out loud in a driveway without flinching.

Obstacle → Solution Map

Fifteen rows, and fill every one. Category is knowledge, skill, environment or psychology. The right-hand column is the only part the homeowner ever sees, and it must be something you will genuinely do on every job — not a good intention.

#	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

Every component of your offer, scored honestly. Value to them is what they would pay to have this problem gone. Cost to you is time plus materials plus hassle. High value and low cost stays in the core; the rest becomes a bonus or gets cut.

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

Guarantee and Offer Name

A guarantee you cannot honour on your worst week is not a guarantee, it is a liability. Write one you could keep in the middle of a heat wave with a crew member out sick.

What is she most afraid of going wrong? Write the fear, not the technical failure.

What behaviour of yours can you promise absolutely — something entirely inside your control, on your worst week?

What happens if you break it? Write the remedy in one sentence, with no conditions attached.

Three candidate names for the offer. Say each one out loud. Circle the one that explains itself.

Service Area and Jobs You Will Not Do

Decide this while you are calm, sitting at a table, not in a driveway with a homeowner looking at you. The no list is the half of this page that makes you money.

Your twenty-five minute circle. Name the towns, neighbourhoods and ZIP codes inside it.

Your forty-minute premium zone. What extra do you charge to work there, and what job types are you willing to take that far out?

The jobs you will not do, and why. Five minimum. Be specific enough that you would recognise one on the phone.

Who you hand those jobs to, and what you will ask for in return.

Ten-Competitor Scan

Search roofing in your main ZIP code and take the first ten results on the map. Price signal means anything they publish or imply about cost — financing offers, discounts, or nothing at all. The last column is the one to fill in slowly.

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

Your One-Liner and Positioning Statement

Problem, then plan, then result. Write it, say it out loud, then cut a third of the words and say it again.

PROBLEM — the thing your homeowner is stuck in, in her language.

PLAN — what you do about it, in three steps or fewer.

RESULT — what her life looks like afterwards. Be concrete: the stain, the yard, the phone number she still has.

The whole thing as one spoken sentence. Rewrite until a stranger does not ask a follow-up question.

Entity, EIN and Bank Setup

One afternoon of work, in this order. Tick and date each line. Nothing below this list should start until every box above it is ticked.

- [ ] Choose the entity type and write down the reason in one sentence — DATE
- [ ] Check the business name against your state registry and a domain search — DATE
- [ ] File the formation paperwork with your Secretary of State — DATE
- [ ] Get the EIN from the federal site — free, online, about ten minutes — DATE
- [ ] Open a business checking account in the company name — DATE
- [ ] Open a second account for tax, and set a standing transfer into it — DATE
- [ ] Get a debit or credit card on the business account and use it for nothing personal — DATE
- [ ] Ask your county and your two largest cities whether a local business licence is required — DATE
- [ ] Confirm with your accountant whether your state taxes materials, labour or both — DATE
- [ ] Register for the state tax account if the answer requires one — DATE
- [ ] Set up bookkeeping software and connect the bank feed on day one — DATE
- [ ] Save the formation documents, EIN letter and licences in one cloud folder on your phone — DATE

License Requirements by State — Roofing

Eleven states, researched and dated. Find yours, then confirm with the board before you spend a dollar — these rules move. If your state shows no statewide licence, that is your cue to go ask your city and county, not your cue to relax.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	No statewide	—	Check city / county	—	No
Texas	No statewide	—	Check city / county	—	No
California	Yes	C-39 Roofing Contractor	Contractors State License Board (CSLB)	\$200–\$350	Yes
Florida	Yes	Certified Roofing Contractor (CRC)	Florida DBPR / Construction Industry Licensing Board	\$145–\$245	Yes
New York	No statewide	—	Check city / county	—	No
Pennsylvania	Yes	Home Improvement Contractor (HIC) Registration	PA Office of Attorney General	\$100	No
Illinois	Yes	Roofing Contractor License (Limited or Unlimited)	Illinois Dept. of Financial and Professional Regulation (IDFPR)	\$125–\$373	Yes
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 — Roofing	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

The four lines that decide whether you are allowed to work, plus two you will want by year two. Ranges are national and your quote will move with your payroll, your state and how much steep work you do. Put your own numbers in the last column as they come in.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	$744–$7,896	Damage or injury you cause to others	
Workers comp	15–40 per $100 payroll	Your crew, hurt on the job	
Commercial auto	$3,014–$8,861	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. Illinois IDFPR $10,000; California CSLB $25,000); not universally required for roofing. Annual premium is typically 1-5% of the bond amount.	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three agents minimum, and quote the lines together rather than one at a time. The cheapest premium with the wrong limits is not cheap. Write the decision in the last column the day you make it, so you remember why.

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

Take this page to one paid hour with each of them. Written questions turn an expensive conversation into a cheap one. Tick each line when you have the answer written down somewhere you will find it again.

- [ ] What deposit may I collect on residential work in this state, and when? DATE
- [ ] What cancellation-rights notice must I give when a homeowner signs in their own home? DATE
- [ ] What must my change-order language say so discovered decking damage is not a dispute? DATE
- [ ] What are the mechanics lien deadlines here, and what notice preserves my rights? DATE
- [ ] How should my workmanship warranty be worded, and what should it exclude? DATE
- [ ] What language protects me on weather delays and material back-orders? DATE
- [ ] Which entity election makes sense at my expected first-year revenue? DATE
- [ ] What quarterly estimated payments should I be making, and starting when? DATE
- [ ] How do I handle sales tax on materials versus labour in this state? DATE
- [ ] What records do I need for the vehicle and mileage deduction to survive an audit? DATE
- [ ] What test decides whether my first helper is W-2 or 1099, and what does misclassification cost me? DATE
- [ ] What documentation must I collect from a subcontractor before he sets foot on a roof? DATE

Equipment Budget — Roofing

Retail price ranges at the time of research, essentials listed first. Circle the day-one items only, fill in what you actually paid, and be honest about what is a want. Used and rental are the two legitimate shortcuts here — the harness is not one of them.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
Pneumatic coil roofing nailer	$107	$333	Yes		
Portable 6-gal. pancake air compressor	$124	$199	Yes		
32-40 ft. fiberglass/aluminum extension ladder	$499	$599	Yes		
Roof fall-protection harness & lifeline bucket kit	$94	$125	Yes		
Shingle tear-off roof shovel	$34	$60	Yes		
Rolling magnetic nail sweeper	$47	$150	Yes		
Chalk line reel with folding utility knife	$10	$19	Yes		
Aviation/tinner snips	$15	$59	Yes		
Adjustable roof jacks/brackets (per unit)	$20	$40	Yes		
Cordless drill/driver kit	$99	$329	Yes		
Heavy-duty 20x30 ft. tarps (landscaping/debris protection)	$76	$165	Yes		
25 ft. tape measure	$10	$33	Yes		
7-1/4 in. circular saw (decking/plywood cuts)	$145	$249	Yes		
Magnetic roofing hatchet/hammer	$13	$130	Later		
Ladder stabilizer/standoff	$29	$171	Later		
Portable 2000W generator (power tools on jobsite)	$435	$599	Later		
Essential equipment	**$1,280**	**$2,360**			

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

Total Startup Budget

Your number, not the national one, in the right-hand column. Bring in the essential equipment total from the previous page and the personal runway figure from chapter 1. If the reserve line is empty, you have not finished the page.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$1,280	$2,360	
Used half-ton/3/4-ton pickup truck (2018-2019 model, ~5-7 years old)	$15,850	$18,300	
General liability, year one	$744	$7,896	
Launch marketing	$5,000	$15,000	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$22,874**	**$43,556**	

Funding Sources

Every source you could actually reach in the next thirty days. Cost means the real cost — interest, equity, or the Thanksgiving conversation. Speed means how many days from asking to money in the account. Fill the last column last, and leave most of them blank.

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

Client-Financed Acquisition Plan

The point of this page is one number and one habit: what share of every deposit leaves immediately to buy the next customer, and what stops you from spending it on something else.

What deposit will you collect at signing, and what does your state and your attorney allow?

What share of every deposit goes straight back out to marketing, and on what day?

Which channel gets that money first, and what evidence are you using to decide?

How many days between a marketing dollar going out and a collected dollar coming back? Write your target and how you will measure it.

What will you do differently if that cycle stretches past ninety days?

Typical Jobs and Price Ranges — Roofing

National ranges with typical crew-hours, so you can see what each job type implies per hour before overhead. Put your own price in the last column after you have finished the break-even page, not before.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Asphalt shingle roof replacement (full tear-off, avg. home)	$5,902	$13,373	24	$557	
Roof leak find-and-repair	$395	$1,965	4	$491	
Roof inspection	$75	$400	1.5	$267	
Gutter installation (typical home)	$626	$1,718	8	$215	
TPO flat roof replacement (~1,500 sq ft)	$7,500	$15,000	20	$750	
Metal roof installation (avg. home, ~1,700 sq ft)	$11,900	$30,600	32	$956	

Crews in this trade bill $45—$95 an hour (quoted per square (100 sq ft) of roof area). Technicians earn $22—$28 an hour.

Good / Better / Best Builder

Three real options with real differences between them. The premium column exists to be shown first. The middle column is the one you would put on your own house, and it is the one most people will take.

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

Break-Even Hourly Rate

Fill this in with the actual statements in front of you. Billable hours means hours a customer pays for — not hours you work. Be brutal about that line; it is the one everyone inflates, and inflating it is how a busy year ends with nothing in the account.

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

Ten rows. Take a real job cost, apply a markup, write the resulting price, then work out the margin that price actually leaves you. Do it by hand until the gap between the two numbers stops surprising you.

JOB COST	MARKUP %	PRICE	MARGIN %

Your Attraction Offer

The first step a stranger takes toward you. Make it valuable enough to be worth her Saturday morning, and cheap enough for you to deliver twenty of them in a slow month.

What exactly do you deliver — how many photos, what is inspected, what does she get in writing?

Free, or a fee credited toward the work? Write the reason for your answer, and which months you would switch.

What problem does it reveal that she did not know she had?

What is the exact sentence you say at the end of the inspection to open the next conversation?

Upsell and Downsell Plan

Written in advance, so you are not improvising on a ladder. The downsell half is the one nobody prepares and the one that saves the most jobs.

Your three standard upsells, with the sentence you use to present each one and roughly what each is worth.

When and where you present them. Be specific about the moment.

Your payment-terms downsell — financing, phasing, or a deposit structure. What exactly do you offer?

Your scope downsell — the smaller real job you offer instead. What is in it and what is out?

Continuity or Referral Plan

Roofing has no natural subscription, so this page is your referral machine instead. Every row needs a trigger and an owner, or it is a wish. Target take-rate means the share of customers you expect to say yes — write a number you are willing to be measured on.

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

Job-Start Checklist

Nothing comes off the roof until every line is ticked. Run it out loud with the crew standing there, not silently in your head on the drive over.

- [ ] Weather checked this morning — no lightning within ten miles, wind under the limit — DATE ______
- [ ] Homeowner notified last night and again on arrival — DATE ______
- [ ] Pre-existing damage photographed — driveway, siding, landscaping, gutters, interior ceilings — DATE ______
- [ ] Dumpster or trailer positioned, drive protected underneath it — DATE ______
- [ ] Tarps and plywood over beds, shrubs, patio furniture and the air conditioner — DATE ______
- [ ] Ladder set at the correct angle, extended above the edge, tied or staked — DATE ______
- [ ] Harnesses inspected, anchors set into structure, lifelines rigged — DATE ______
- [ ] Materials on site and checked against the order — colour, quantity, accessories — DATE ______
- [ ] Work zone marked and vehicles moved out of the drop area — DATE ______
- [ ] First aid kit, water and shade staged for the day — DATE ______
- [ ] Toolbox talk for today's specific hazards, attendees written down — DATE ______
- [ ] Scope reviewed with the crew, including what is NOT in this job — DATE ______

Job-Close Checklist

The last twenty minutes decide the review. Do this walk with the homeowner beside you, every time, even when you are behind and it is getting dark.

- [ ] All debris removed from roof, gutters, beds and under the deck or porch — DATE ______
- [ ] Magnet sweep of drive, lawn, beds and street — then a second pass in the other direction — DATE ______
- [ ] Gutters cleared and downspouts checked to run — DATE ______
- [ ] Final photos: all four elevations wide, plus every penetration, valley and flashing close-up — DATE ______
- [ ] Old materials and dumpster removed, drive surface checked for damage — DATE ______
- [ ] Walkthrough with the homeowner, from the ground, front and back — DATE ______
- [ ] Any punch-list item written down with a date, in front of her — DATE ______
- [ ] Manufacturer warranty registered within the deadline — DATE ______
- [ ] Written workmanship warranty handed over with your cell number on it — DATE ______
- [ ] Final invoice sent the same day — DATE ______
- [ ] Review requested in person, then once by text — DATE ______
- [ ] Twelve-month check-up entered in the calendar before you leave the street — DATE ______

Family Worksheet

Ladders, weather and clean-up — the three things that decide whether a one-truck roofing company stays insurable and stays reviewed well. Write your own standards here, then train them the same way every job.

Your ladder and fall-protection standard, written so a new helper could follow it. Angle, tie-off, extension above the edge, anchor points, what is never an anchor.

Your harness inspection and retirement rule. Who checks it, how often, and what takes one out of service permanently.

Your weather rules: what stops work, what stops a tear-off, and how much roof you will open at once.

Your weather clause, in plain English, and exactly how you explain it at signing.

Your clean-up standard, step by step, ending with the walk you do beside the homeowner.

Equipment Log

Every tool, what it cost, when it was serviced and when it is due again. Two minutes a week. It tells you what ownership actually costs, keeps warranties alive, and turns into your slow-season shopping list.

ITEM	BOUGHT	COST	SERVICE DUE	SERVICED	NOTES

Your Warm 100 — 1 of 2

A hundred names, and you already know all of them. Do not pre-judge who needs a roof — you are asking who they know, not what they need. Fill the names first, all hundred, before you send a single message.

#	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 narrow problem, completely solved, free. If it is not good enough that you could charge for it, it will not earn you an email address. The last two rows are the ones that turn it into a business rather than a favour.

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

Fill this in with your own numbers even if you have to estimate the first month — then redo it with real ones after thirty days. Under three to one and the answer is never to buy more leads.

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 lines gets a real number every single day, including the days you do not feel like it. Twelve weeks across the top. The zeros are the point — they are the only honest record of why a slow month was slow.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Cold reaches												
Warm reaches												
Content minutes												
Ad minutes / dollars												
Follow-ups sent												
Estimates booked												

WEEK NOTES

Estimate Visit Checklist

Run the same visit every time, in the same order, until it is muscle memory. Homeowners cannot judge your roofing. They can absolutely judge whether you seem to know what you are doing, and this is what that looks like from a kitchen table.

- [ ] Confirmed the appointment by text the night before — DATE ______
- [ ] Arrived on time, or texted before the appointment time — DATE ______
- [ ] Asked what made her call, and listened to the whole answer — DATE ______
- [ ] Asked what she has already tried and who else has been out — DATE ______
- [ ] Went up on the roof — actually up — DATE ______
- [ ] Photographed every slope, valley, penetration and flashing — DATE ______
- [ ] Looked in the attic where access allows, and photographed the deck — DATE ______
- [ ] Showed her the photos on the phone and narrated them plainly — DATE ______
- [ ] Pointed out what is fine, not only what is failing — DATE ______
- [ ] Presented three written options with the premium shown first — DATE ______
- [ ] Explained the start date, the weather clause and the deposit out loud — DATE ______
- [ ] Asked for the job in a sentence, then stopped talking — DATE ______
- [ ] Left the certificate of insurance and the written estimate behind — DATE ______
- [ ] Logged the follow-up date before starting the truck — DATE ______

Objections and Replies — Roofing

The objections are already filled in, with what each one really means beside it. Write your own reply in the third column, in your own words, and then say each one out loud in the truck until it sounds like speech instead of a script.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
Your price is a lot higher than the other guy's.	I have two numbers on paper and no way to see what is different inside them.	
My cousin does roofs on the weekend.	I trust family more than I trust you, and I would like this to cost less.	
I want to think about it.	Something in the last twenty minutes did not sit right and I do not want to say it to your face.	
Can you just patch it for now?	The big number scares me and I am trying to buy time.	
Insurance is paying — can you cover my deductible?	I want this to cost me nothing out of pocket.	
Everybody promises twenty-five years. Why should I believe you?	I have been promised things before and nobody ever came back.	
Can you start tomorrow?	I am panicking about the ceiling and I want somebody to make it stop.	
I need to talk to my husband.	I am not the only decision maker here, or I need cover to say no.	

Review Request Script

Ask everyone, ask the same way every time, never offer anything in exchange, and never ask only the people you think will be kind. That is not just ethics — incentivised and filtered reviews get removed, and the platforms are very good at spotting them.

Your ask, word for word, said at the end of the final walkthrough.

Your follow-up text, sent a few days later. One follow-up only.

Your reply template for a good review — name the specific work back to them.

Your reply for a bad one: short, calm, public, and offering to fix it. Write it now, while nobody is upset.

First-Hire Scorecard

Every line needs a yes with evidence beside it before you hire anybody. Not a feeling — evidence. If you cannot write something in the evidence column, that line is a no, and a no on any of the cash lines is a no on the whole page.

SIGNAL	YES / NO	EVIDENCE
Turning away work weekly		
Working > 55 hours		
Callbacks rising		
Cash covers 8 weeks of wages		
A job description exists		
A training week is planned		
A 90-day exit plan exists		

30 / 60 / 90 Ramp Plan

Write this before the person starts, not after they disappoint you. Each row is one capability, and each column is what good looks like at that milestone. If day ninety is blank, you have hired a helper and called it a plan.

MILESTONE	DAY 30	DAY 60	DAY 90

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

Three sketches, drawn before you need them. Boxes are roles, not names — and your own name should appear in fewer boxes at each level, which is the entire point of the exercise.

At the first level: which boxes exist, and which ones have your name in them?

At the second level: what is the first box you take your name out of, and who goes in it?

At the third level: which roles exist that do not exist today, and what does each one own?

Which of your current jobs do you least want to give up? Write it down — that is usually the one holding the company at its current size.

Twelve-Month Forecast

The demand index is pre-filled from five years of national search interest for this trade. Work across each row, and fill in the four weakest months before you fill in the strong ones — those are the months this plan is really for.

MONTH	DEMAND INDEX	JOBS	AVG TICKET	REVENUE	COSTS	PROFIT
Jan	0.78					
Feb	0.95					
Mar	1.10					
Apr	1.05					
May	1.17					
Jun	1.32					
Jul	1.32					
Aug	1.36					
Sep	0.80					
Oct	0.69					
Nov	0.75					
Dec	0.71					
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, same day every week, twenty minutes. The deposits-held column is the one that keeps you honest: that money is materials, not income, and spending it is borrowing from a customer who has not been served yet.

WEEK	CASH IN	CASH OUT	BALANCE	DEPOSITS HELD	NOTES

Profit First Allocations

Choose your percentages, write them here, and set the transfers to happen the day money lands rather than at month end. If the operating line will not cover the company, do not lower the others — go back to chapter 6 and fix the price.

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

KPI Scorecard — Roofing

Researched benchmarks for this trade, already filled in, with twelve weeks across the top. Check them on the same day every week. Two consecutive weeks moving the wrong way is a signal to act, not to wait and see.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Average retail residential job size (target 15,750 USD)												
Crew productivity (4-person crew) (target 9 squares/crew-day)												
Gross margin per job (retail residential) (target 41.5%)												
Revenue per crew-day (top quartile) (target 13,000 USD/crew-day)												
Material waste rate (target 7%)												
Lead-to-close ratio (retail inbound) (target 52.5%)												
Net profit margin (well-run company) (target 11.5%)												
Repeat customer rate (target 30%)												

WEEK NOTES

Monthly P&L

Fourteen months on one page so you can see a season and a bit either side of it. Fill it in on the same day each month, and put the seasonal months side by side with last year's before you make any decision about hiring or buying.

MONTH	REVENUE	MATERIALS + SUBS	LABOR	OVERHEAD	NET PROFIT

Days 1–30: Get Cash

One goal: one paying customer under your own company name. Date every line as you tick it. If something is not ticked by day thirty, it moves to the top of the next page rather than quietly disappearing.

- [ ] Entity filed and EIN issued — DATE
- [ ] Business bank account open, card issued, nothing personal on it — DATE
- [ ] Three insurance quotes obtained and a policy bound — DATE
- [ ] State licence or registration checked, plus county and city — DATE
- [ ] Essential tools bought or borrowed — harness and ladder first — DATE
- [ ] Business profile claimed, verified, and photographed — DATE
- [ ] Hundred names written down before any message is sent — DATE
- [ ] Hundred messages sent, personalised, over three days — DATE
- [ ] Attraction offer live with a booking method that works while you are on a roof — DATE
- [ ] First inspection completed and documented with photos — DATE
- [ ] Three-tier estimate presented, premium first, in writing — DATE
- [ ] First job signed, deposit collected, work delivered — DATE
- [ ] Job photographed at dry-in, mid-install and final — DATE
- [ ] Review asked for in person and by one text — DATE

Days 31–60: Get More Cash

Same effort, more revenue. Two lines on this page matter more than the rest: presenting the upsells out loud, and raising the price once. Both are free and both are uncomfortable, which is why almost nobody does them.

- [ ] Three standard upsells written down with the exact words you use — DATE
- [ ] Upsells presented on site on every single job this month — DATE
- [ ] Price raised one step on the next batch of estimates — DATE
- [ ] Nos counted honestly and written down beside the old close rate — DATE
- [ ] Every unsold estimate from month one followed up twice — DATE
- [ ] Four closest neighbours knocked on every street you worked — DATE
- [ ] Job-start and job-close checklists written and used every time — DATE
- [ ] Photo checkpoints happening on every job without being remembered — DATE
- [ ] First monthly job costing completed, job by job — DATE
- [ ] Bookkeeping current and the bank feed reconciled — DATE
- [ ] Profit First accounts opened and the transfers automated — DATE
- [ ] Weekly KPI check happening on the same day each week — DATE

Days 61–90: Get the Most Cash

Turn finished jobs into future jobs, then decide about people with numbers rather than exhaustion. A no on the hire is a legitimate answer, and often the right one.

- [ ] Twelve-month check-up scheduled on every completed job — DATE
- [ ] Specific referral ask made on every completed job — DATE
- [ ] Three property managers approached with photos and a certificate — DATE
- [ ] Three agents and one general contractor approached — DATE
- [ ] Lead magnet written, named and published — DATE
- [ ] Lead magnet linked on the profile, the estimate and the yard sign — DATE
- [ ] Reviews requested on every job and replied to within two days — DATE
- [ ] LTGP and CAC calculated with real numbers from the last sixty days — DATE
- [ ] First-hire scorecard completed honestly — DATE
- [ ] Hire decision made and written down with the reason — DATE
- [ ] Slow-month plan written for the two weakest months ahead — DATE
- [ ] Next quarter on one page, with dates, before this one ends — DATE

Milestones and Tripwires

A milestone with no date is a wish. A tripwire is the observable signal that tells you this one is going wrong while you can still do something about it — write it as a number you could check on a Tuesday, not as a feeling.

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

Decision Log

One line per real decision: what you decided, why, and when you will look at it again. In twelve months this is the only honest record of what you actually believed at the time — and it is the fastest way to stop making the same call twice.

DATE	DECISION	WHY	REVISIT ON