The Starving-Crowd Test for Your ZIP Codes

Three criteria: pain, purchasing power, targetability. Two out of three is not a market. Answer for real ZIP codes you can reach before seven in the morning.

Pain: the three things that finally make a homeowner in these ZIP codes stop ignoring the wall. Name an actual street.

Purchasing power: how do houses here pay — equity, insurance claim, financing, cash? What tells you that?

Targetability: who already stands next to your customer — roofers, gutter crews, realtors, adjusters? Names, not categories.

Verdict: which ZIP code do you own first, and what is the one fact that makes you sure?

Your Homeowner Avatar

One person, not a segment. Write her, not a demographic. If you cannot picture her kitchen, you do not know her yet.

Who is she? House age, how long she has owned it, what finally made her look at the wall.

What she is afraid of, in her words. Not price — the thing underneath the price.

What she types into a search bar at ten at night.

What she has already tried, and why it did not work.

What she tells her sister after the job is finished and she loves it.

Personal Runway Worksheet

Your household, not the business. Total it, divide your savings by the total, and write the answer in months at the bottom. That is your permission slip.

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

Demand by Month — Siding

The index is national search demand for this trade, normalised so an average month is one. Fill in the jobs and revenue you expect, and decide now what you sell in the slow months.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL DO IN THE SLOW MONTHS
Jan	0.84			
Feb	0.91			
Mar	0.98			
Apr	1.03			
May	1.00			
Jun	1.11			
Jul	1.13			
Aug	1.18			
Sep	1.06			
Oct	0.94			
Nov	0.90			
Dec	0.91			
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.

The Drive-By Count

Nobody else in home services gets to see the customer from the road. Spend one Saturday morning proving your market exists with your own eyes.

Subdivision one: name, approximate age of the houses, and how many tired walls you counted per block.

Subdivision two: same count. Which profiles and colours keep repeating — and are they still made?

What condition shows up most: chalking, cracking, buckling, storm damage, mismatched elevations?

The one street you would work first, and the exact opening line you would use at that door.

Dream Outcome Builder

Specific result, with a date, attached to a feeling. Write it the way she would say it to her sister, not the way you would write it on a proposal.

The result she wants, in her words, with her own deadline in it.

Why that deadline exists — a party, a listing, a baby, an association letter, a season.

How she wants to feel walking up her own driveway afterwards.

The proof that would make her believe you can actually deliver it.

Obstacle → Solution Map

Every reason she does not buy, then the thing you do that removes it. Category is knowledge, skill, environment or psychology. Solve all fifteen, not most.

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

Your Value Stack

Score value to her and cost to you. High value and low cost stays in the core. High value and high cost becomes an upgrade. Everything else gets cut.

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

Guarantee and Offer Name

Write a guarantee you could pay out three times this year without closing the doors. Then name the offer so it stops being comparable to a price.

What exactly you guarantee, and for how long. Use your own words, not a legal-sounding imitation of them.

Your response promise: how fast you are on the property after a call, and what happens if you are not.

Where your responsibility stops, stated plainly enough to say out loud in a kitchen.

Offer name: outcome plus scope plus timeframe. Write five and cross out four.

Service Area and Jobs You Will Not Do

Set the radius by the return trip, not the first trip. Then write the no list before somebody is standing in your driveway with cash and a bad idea.

Your circle: the towns and ZIP codes you would drive twice in one day without resenting it.

Outside the circle: what job size and price makes the fuel worth it, and what you require before you go.

The ideal job you want more of — material, size, house age, elevation count, customer type.

The no list: five job types you turn down on sight, and the sentence you use to turn each one down.

Who you hand the no jobs to, so the referral comes back to you later.

Ten-Competitor Scan

Type your homeowner's search phrase and take the first ten. Read their three-star reviews first — that is where people write what actually went wrong.

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

Your One-Liner and Positioning Statement

Problem, plan, result — and she is the hero, not you. Nobody has ever hired a contractor because he was committed to excellence.

The problem, in one sentence, the way a homeowner would describe it to a neighbour.

Your plan in three steps, short enough that she can repeat it to her husband tonight.

The result she gets, stated as something she can see or feel, not as a feature of the material.

The whole thing as one sentence you can say at a parts counter without reading it.

Jobs You Turn Down on Sight — Siding

Tick the ones you are committing to refuse this year. A one-truck company is defined by its refusals more than by its capabilities.

- [ ] Asbestos-cement shingle removal — that is an abatement scope with its own licensing, not a siding job. DATE ____
- [ ] Disturbing painted surfaces on pre-1978 housing unless your firm holds the federal lead certification and works the rule. DATE ____
- [ ] Any elevation that needs staging you do not own, rent or know how to set correctly. DATE ____
- [ ] Exact colour matches on discontinued profiles promised in the driveway instead of tested on the wall. DATE ____
- [ ] Layovers on a house whose sheathing the homeowner will not let you open one square foot to inspect. DATE ____
- [ ] Finishing another company's abandoned job without a signed scope for what you are and are not fixing. DATE ____
- [ ] Work with no written change-order path for rot found after tear-off. DATE ____
- [ ] Anything where the homeowner asks you to help them pad or shave an insurance claim. DATE ____

Entity, EIN and Bank Setup

Do these in order. Each one unlocks the next, and the supply house will ask for most of them before they open an account for you.

- [ ] Decide entity type with an accountant — how it is formed and how it is taxed are two separate questions. DATE
- [ ] Check the business name against your state registry and against the trademark database before you letter a truck. DATE
- [ ] File the formation documents with your secretary of state and save the stamped copy where you can find it. DATE
- [ ] Apply for the federal employer identification number online — free, same day. DATE
- [ ] Open a business checking account and never let a personal purchase touch it. DATE
- [ ] Open a separate savings account for the tax set-aside out of every deposit. DATE
- [ ] Register for state and local tax accounts, including sales and use tax if your state requires it. DATE
- [ ] Get the county or city business licence and ask the same call whether siding needs a permit. DATE
- [ ] Set up bookkeeping before the first invoice, not after the first shoebox. DATE
- [ ] Open a supply house account with your certificate of insurance and tax ID in hand. DATE
- [ ] Get a business phone number that is not your personal cell, and that somebody answers. DATE
- [ ] Put the entity name, not your name, on every proposal, invoice and vehicle. DATE

License Requirements by State — Siding

State-level requirements only. Boards change fees and thresholds, and your city or county may require a licence or permit even where the state does not. Confirm before you spend.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	No statewide	—	Check city / county	—	No
Texas	No statewide	—	Check city / county	—	No
California	Yes	D-41 Siding and Decking Contractor	Contractors State License Board (CSLB)	$200–$350	Yes
Florida	Yes	Structural Aluminum or Screen Enclosures Contractor (CILB 10)	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	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 Commercial General Contractors (Secretary of State)	$210–$282	Yes
North Carolina	No statewide	—	Check city / county	—	No
Michigan	Yes	Maintenance & Alteration Contractor — Siding	Michigan LARA / Residential Builders' and M&A Contractors' Board	$195–$265	Yes

Federal: EPA RRP (Renovation, Repair and Painting) Firm Certification (Any firm that disturbs painted surfaces (>6 sq ft interior / >20 sq ft exterior) while renovating or repairing a home or child-occupied facility built before 1978). Rules change — confirm with the board before you spend a dollar.

Insurance Lines and Annual Cost Ranges

Four lines, four different jobs. Take the quotes to an agent who writes contractors, and ask each one what is excluded rather than what is covered.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	$1,725–$2,090	Damage or injury you cause to others	
Workers comp	3.97–7.69 per $100 payroll	Your crew, hurt on the job	
Commercial auto	$2,556–$9,684	The truck and what it hits	
Bond	$10,000–$100,000	Bond face value required as part of contractor licensing varies by state and is not universally required for siding (e.g. California CSLB requires $25,000 for a D-41 license); 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, minimum. Note the exclusions and the deductible, because that is where identical-looking premiums stop being identical.

CARRIER / AGENT	COVERAGE LINE	ANNUAL PREMIUM	LIMITS AND DEDUCTIBLE	KEY EXCLUSION	BIND BY

Questions for Your Attorney and Accountant

Two hours of professional time is cheap if you arrive with a list. Tick each one off as you get the answer in writing.

- [ ] How do I keep the liability protection of this entity intact day to day? DATE ______
- [ ] What has to appear in writing on my proposals and invoices in this state? DATE ______
- [ ] What is my exposure if a subcontractor is injured on one of my jobs? DATE ______
- [ ] Does a homeowner here have a right to cancel, and how must I disclose it? DATE ______
- [ ] How do mechanics lien rights work in this state, and what deadlines start when? DATE ______
- [ ] How should this entity be taxed given what I expect to earn in year one? DATE ______
- [ ] Do I charge sales tax on materials, on labour, on both, or neither? DATE ______
- [ ] What percentage of every deposit should I move to the tax account the day it lands? DATE ______
- [ ] What records do you want from me every month, and in what format? DATE ______
- [ ] What changes about my filings the day I put someone on payroll? DATE ______
- [ ] How should I document a change order for rot found after tear-off? DATE ______
- [ ] What do I do first if a homeowner files a complaint with a board or a card issuer? DATE ______

Equipment Budget — Siding

Day-one column first. Everything marked Later is a rental or a sub until a job forces the purchase. Fill in your own price, not the range, once you have quoted it.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
Pneumatic coil siding nailer	$199	$299	Yes		
Siding zip/removal tool	$7	$25	Yes		
Snap lock punch	$12	$40	Yes		
Aviation/tin snips	$16	$18	Yes		
32 ft. fiberglass extension ladder	$529	$569	Yes		
Portable 6-gal. pancake air compressor	$119	$178	Yes		
Cordless drill/driver kit	$179	$199	Yes		
7-1/4 in. circular saw (fiber cement/trim cuts)	$89	$129	Yes		
25 ft. tape measure	$8	$25	Yes		
Chalk line reel	$12	$16	Yes		
Caulk gun	$6	$20	Yes		
Torpedo level	$7	$25	Yes		
Safety glasses	$8	$22	Yes		
Portable siding/trim bending brake (10 ft)	$1,440	$3,000	Later		
Siding installation reveal gauge (2-piece set)	$42	$84	Later		
Essential equipment	**$1,192**	**$1,565**			

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

Total Startup Budget

The full picture including the truck. Cross out any line you already own and total again — most people are closer than the headline number suggests.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$1,192	$1,565	
Used half-ton pickup truck with lumber rack (2018-2019 model, ~5-7 years old)	$16,330	$18,880	
General liability, year one	$1,725	$2,090	
Launch marketing	$5,000	$12,000	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$24,247**	**$34,535**	

Funding Sources

Rank by cost and risk, cheapest first. Write the actual name of the bank, the lender or the supply house — not the category.

SOURCE	AMOUNT AVAILABLE	WHAT IT COSTS YOU	WHAT IT RISKS	APPLY BY

Client-Financed Acquisition Plan

The deposit buys her material. Last month's finished jobs buy next month's advertising. Write down the discipline before the first cheque clears.

Your deposit policy: how much, when, and exactly what it buys. Say it the way you will say it in a kitchen.

Where deposit money physically goes the day it lands, and how you show her the material order.

What share of each finished job's profit is committed to marketing before you touch any of it.

The rule that stops you spending a deposit on anything but that job. Write it as a rule, not a hope.

Your First Material Order

Price a real house before you ever bid one. Call the supply house, get live numbers, and find out what you did not know you needed.

ITEM	UNIT	QUANTITY	UNIT PRICE	EXTENDED	ORDERED

Typical Jobs and Price Ranges — Siding

Researched ranges with hours attached. The per-hour column is the one that matters — it is how you find out which job type is quietly paying you the least.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Vinyl siding installation (full house, avg. home)	$6,370	$18,378	44	$418	
Siding repair/patch (localized damage)	$367	$1,519	4	$380	
Fiber cement siding installation (1,500 sq ft home)	$7,500	$21,000	120	$175	
Engineered wood siding, small addition/porch (~300 sq ft)	$300	$1,800	16	$113	
Brick veneer accent wall (~200 sq ft)	$600	$2,000	24	$83	

Crews in this trade bill $40–$90 an hour (quoted per square (100 sq ft) of wall area installed). Technicians earn $21–$32 an hour.

Good / Better / Best Builder

Show the biggest scope first. Label the middle tier as your recommendation. Every tier keeps the same flashing standard — that is not an upgrade.

TIER	WHAT IS INCLUDED	WHAT IS NOT	YOUR PRICE	WHO IT IS FOR

Break-Even Hourly Rate

Everything the company costs, divided by the hours you can truly bill. Drive time, estimates and ordering are real hours and none of them are billable.

COST LINE	MONTHLY AMOUNT	NOTES

Markup vs Margin Table

Build it once by hand and keep it in the truck. Markup is what you add to cost. Margin is what you keep out of the price. They are never the same number.

JOB COST	MARKUP APPLIED	PRICE TO CUSTOMER	GROSS PROFIT	ACTUAL MARGIN

Lines Guys Forget to Price — Siding

Run this against every estimate before you send it. Each unchecked box is money you are about to donate to somebody else's house.

- [ ] Tear-off labour and container or trailer disposal, priced by the elevation count. DATE ______
- [ ] Written per-sheet rot and sheathing replacement allowance, agreed before tear-off. DATE ______
- [ ] Water-resistive barrier, seam tape, pan flashing, head flashing and kick-out flashing. DATE ______
- [ ] Trim wrap by the linear foot, counted separately from field siding. DATE ______
- [ ] Staging or scaffold rental for gables and anything above a safe ladder reach. DATE ______
- [ ] Soffit, fascia, frieze and gutter work the tear-off will expose. DATE ______
- [ ] Permit fees and any inspection you have to be present for. DATE ______
- [ ] Colour-match caulk, fasteners, and the consumables you always underbuy. DATE ______
- [ ] Delivery charges and the one return trip to the supply house every job gets. DATE ______
- [ ] The punch-list day and the final walk with the homeowner. DATE ______
- [ ] Your own estimate and ordering time, loaded back into the job. DATE ______
- [ ] A weather contingency day for the season you are quoting into. DATE ______

Your Attraction Offer

A diagnosis, not a discount. In this trade the damage is invisible until somebody opens the wall — that is your whole advantage. Name it and script it.

What you call it, in words a homeowner would repeat to a neighbour over the fence.

Exactly what you do on site and what she physically walks away holding.

The next problem it reveals, and how you raise it without turning into a salesman.

Free or paid-and-credited? Write the trigger that switches you from one to the other.

Upsell and Downsell Plan

Upsell only what the open wall makes cheaper today than it will ever be again. Downsell by changing terms or scope — never the price of identical work.

Your three standing upsells, and the one sentence that explains why now is cheaper than later.

Payment terms downsell: what structure you can offer without financing the job yourself.

Timing downsell: how you phase a house by elevation and still protect the flashing standard.

Scope downsell: what you can honestly remove, and what you will never remove at any price.

The sentence you say instead of dropping your number when she pushes back.

Continuity or Referral Plan

This trade has no recurring service, so the referral engine is the continuity. Name real people and real dates, not categories.

SOURCE	WHO SPECIFICALLY	WHAT YOU GIVE THEM FIRST	THE ASK	CADENCE	REFERRALS SO FAR

Referral Partner Ladder

Roofers, gutter crews, window companies, painters, property managers, agents, adjusters. Send work first — the ledger only runs one direction at the start.

TRADE OR ROLE	COMPANY AND CONTACT	WORK YOU CAN SEND THEM	WORK THEY CAN SEND YOU	LAST CONTACT

Job-Start Checklist

Signed before a single panel comes off. Photographs are part of it — the folder with a time stamp is what protects you later.

- [ ] Existing damage photographed on all four elevations, plus drive, walks, beds and the condenser. DATE ______
- [ ] Material staged on site and checked against the order for colour, profile and quantity. DATE ______
- [ ] Beds, shrubs, the air conditioner and any glass tarped or boarded. DATE ______
- [ ] Staging set, planks rated, ladders footed level and tied at the top. DATE ______
- [ ] Weather checked for the next two working days, and a dry-in plan for what you open today. DATE ______
- [ ] Neighbours notified, parking and trailer position agreed, driveway access preserved. DATE ______
- [ ] Permit posted where required, and the inspection call scheduled if one is needed. DATE ______
- [ ] Rot and sheathing allowance confirmed in writing with the homeowner before the wall opens. DATE ______
- [ ] Toolbox talk for the day's hazards given and signed. DATE ______
- [ ] Homeowner given a direct number and told what time you start and stop. DATE ______

Job-Close Checklist

Signed before the last trailer leaves. If any box is unticked you are not finished, you are just tired.

- [ ] Magnet run over drive, walks, lawn and beds — twice, in two directions. DATE
- [ ] Gutters cleared of old fasteners and offcuts. DATE
- [ ] All offcuts, wrap, banding and packaging removed; nothing left behind a shrub. DATE
- [ ] Caulk lines checked at trim, corners and penetrations in daylight. DATE
- [ ] Final photographs of every elevation, plus close-ups of flashing and penetrations. DATE
- [ ] Punch walk completed with the homeowner at her pace, with the kick-out and pan flashing pointed out. DATE
- [ ] Punch items either fixed on the spot or written down with a date. DATE
- [ ] Manufacturer warranty registered and the written workmanship warranty handed over. DATE
- [ ] Final invoice issued with the change orders itemised. DATE
- [ ] Review requested in person, then followed by the link. DATE
- [ ] Job photo folder saved and named so you can find it in two years. DATE
- [ ] Yard sign placed if she agreed, and the six nearest doors knocked. DATE

Family Worksheet

Ladders, weather and the clean-up standard — the three things that decide whether a one-truck exterior company stays insurable and gets reviewed.

Your ladder and staging rules, written as rules. Include the height at which you stop and rent.

Your weather policy: contingency days quoted, rain-out day handling, and what you tell her up front.

Cold and hot weather adjustments for the materials you install most often.

Your dust and lead plan: which tools, which houses, and who is certified.

Your clean-up standard, specific enough that a new hire could be held to it on day one.

Equipment Log

Thirty seconds a week. It tells you why a Tuesday went sideways and when a consumable is about to cost you a day.

DATE	ITEM	CHECKED / SERVICED / REPLACED	BY	NEXT DUE

Weather Day Log

Track lost days against what you quoted. After one season you will know exactly how many contingency days belong in a bid for each month.

DATE	JOB	CONDITION	HOURS LOST	RECOVERED WHEN	COST

Your Warm 100 — 1 of 2

Every name you already have. Do not qualify them in your head first — write them down, then work the list top to bottom.

#	NAME	HOW YOU KNOW THEM	CHANNEL	CONTACTED	RESULT
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	CHANNEL	CONTACTED	RESULT
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 solved completely, that reveals the bigger problem your real offer solves. A diagnosis, not a discount.

ELEMENT	YOUR ANSWER	WHO DELIVERS IT	COST TO YOU

LTGP : CAC Worksheet

Work it in order: leads, appointments, sold jobs, gross profit per customer, plus the referral tail. Then divide by what you spent.

STEP	THIS MONTH	LAST MONTH	NOTES

Rule of 100 — Daily Tracker

One of these every working day, for a hundred days, before you get an opinion about whether it works. Mark it in pen.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Warm outreach conversations completed												
Doors knocked from the drive-by route												
Before-and-after photographs published												
Review requests asked for in person												
Referral partner touches (roofer, gutter, agent, adjuster)												
Minutes or dollars spent on paid ads												
Estimates delivered when promised												

WEEK NOTES

Estimate Visit Checklist

Removes her four fears in order, before you say a number. Tick it in the truck before you knock — not afterwards, when it is a report card.

- [ ] Truck clean, boots wiped, folder in hand rather than a clipboard of loose paper. DATE ______
- [ ] Walk all four elevations with her, not around them alone. DATE ______
- [ ] Photograph every elevation and every problem area while she watches. DATE ______
- [ ] Identify the profile and tell her honestly whether it is still manufactured. DATE ______
- [ ] With her written go-ahead, open one low corner and show her what is behind it — closed and sealed before you leave, never with rain due, and on a pre-1978 house only under the lead rule from chapter four. DATE ______
- [ ] Ask the four question types before you discuss any material. DATE ______
- [ ] Hand over insurance certificate, licence or registration number and certifications, unasked. DATE ______
- [ ] Give one address of current work she can drive past tonight. DATE ______
- [ ] State one true limitation out loud, early. DATE ______
- [ ] Summarise what she said she wanted in her own words before you present anything. DATE ______
- [ ] Present tiers, biggest scope first, with the flashing standard identical in all of them. DATE ______
- [ ] Propose a specific named next step with a date on it before you leave. DATE ______

Objections and Replies — Siding

The left two columns are filled in from this trade's real objections. Write your own reply in the third, in your own words, and practise it out loud in the truck.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
My cousin says he can do it for about half that.	They cannot see any difference between your price and his, so price is the only thing left to compare.	
Can you just replace the two panels that cracked?	They are hoping this is a small problem, because they are afraid of the number for the whole wall.	
We want to wait until spring.	Either they are not sure about you yet, or the money is not there this month.	
How do I know you will not leave my house wrapped in plastic?	They have seen exactly that happen, on their own street, to somebody they know.	
Insurance is only paying for one side of the house.	They want you to solve a mismatch problem they did not create and cannot afford.	
Do we really have to tear the old siding off? Can you not go over it?	They are trying to delete the tear-off line from the estimate.	
Why is your deposit so high?	They are afraid of handing money to a truck that might not come back.	
The homeowners association has to approve the colour first.	This is a real delay, and they are quietly hoping you will handle the paperwork.	

Four Questions Before You Quote

Facts, then difficulty, then consequence, then payoff. Write your own version of each and never walk into a living room without them.

Your two fact questions — the ones you cannot answer from the driveway or the county records.

Three difficulty questions that get her to describe the problem in her own words.

Two consequence questions — what happens if this waits — that are true and that you can prove.

One payoff question that gets her to say what a finished wall is worth to her.

The limitation you will admit out loud, and where in the visit you will say it.

Review Request Script

In person, in the driveway, on the last day — then the link inside sixty seconds. Write the words you will actually use, not the words you wish you would.

Your in-person ask, word for word. Short enough that you can say it without sounding rehearsed.

The follow-up message with the link, sent before you pull out of the drive.

Your reply to a fair negative review: what happened, what you did, and a phone number.

Your standing rule for what you change after any review below four stars.

First-Hire Scorecard

Decide what the role has to produce before you meet anybody. Score every candidate against the same rows so you are comparing people, not moods.

WHAT THE ROLE MUST DELIVER	HOW YOU WILL MEASURE IT	CANDIDATE A	CANDIDATE B	CANDIDATE C

30 / 60 / 90 Ramp Plan

Write it before he starts and give him a copy on day one. A man who knows what day ninety looks like is a man who can hit it.

PERIOD	WHAT HE LEARNS	WHAT HE OWNS	HOW YOU CHECK IT	DECISION POINT

Sub or Employee — The Questions That Decide It

Reality decides this, not preference and not paperwork. Run it with your accountant before the first cheque, and keep the answers.

- [ ] Who controls how and when the work is performed on a given day? DATE ______
- [ ] Whose tools, whose ladders, whose truck, whose consumables? DATE ______
- [ ] Is this work the core of your business or a specialty around its edge? DATE ______
- [ ] Does he genuinely work for other contractors, and can he show it? DATE ______
- [ ] Is there a written agreement describing scope, price and independence? DATE ______
- [ ] Does he carry his own general liability, and is your company named on it? DATE ______
- [ ] Does he carry his own workers comp, with a current certificate in your folder? DATE ______
- [ ] Does he supply his own helpers and set their pay? DATE ______
- [ ] Is he paid by the job rather than by the hour with a schedule you set? DATE ______
- [ ] Has your accountant reviewed the arrangement in writing this year? DATE ______

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

Draw the boxes and write a name or a blank in each. The point is to see which box is you three times over — that box is your bottleneck.

Today: every task the company needs done, and who does it. Be honest about how many say you.

The first level up: which single role comes off your plate first, and what it costs.

The second level up: crews, leads, and who owns quality when you cannot watch both.

The backlog number that triggers each hire, decided now while you are calm.

Twelve-Month Forecast

Seeded with this trade's own seasonality. Multiply your annual target by each month's index — never divide by twelve — then write what you must sell two months earlier.

MONTH	DEMAND INDEX	REVENUE TARGET	JOBS NEEDED	WHAT YOU SELL THIS MONTH FOR LATER
Jan	0.84			
Feb	0.91			
Mar	0.98			
Apr	1.03			
May	1.00			
Jun	1.11			
Jul	1.13			
Aug	1.18			
Sep	1.06			
Oct	0.94			
Nov	0.90			
Dec	0.91			
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, money out, running balance. Weekly at minimum. Profit is an opinion; this page is the fact.

DATE	IN / OUT	JOB OR CATEGORY	AMOUNT	RUNNING BALANCE	NOTE

Profit First Allocations

Four accounts, moved the day the money lands. Start with percentages that feel too small and raise them a little every quarter.

ACCOUNT	PERCENTAGE NOW	PERCENTAGE TARGET	WHERE IT IS HELD	REVIEWED

KPI Scorecard — Siding

Researched benchmarks for this trade, with your own column beside them. Review weekly. Remember that one of these is a selling number, not an operating one.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Vinyl siding replacement — resale value recouped (target 81%)												
Gross margin ($1M-$5M revenue band) (target 21%)												
Overhead rate ($1M-$5M revenue band) (target 14%)												
Days sales outstanding (industry average) (target 90 days)												
Crew installation productivity (target 227 sq ft/day)												
Standard job duration (1,250 sq ft vinyl siding job) (target 5.5 days)												
Net profit margin before taxes (general construction, proxy) (target 6.3%)												

WEEK NOTES

Job Cost Close-Out

Fifteen minutes per finished job. Estimate against actual, every line. After one season you will know your hours per square by material instead of guessing them.

LINE	ESTIMATED	ACTUAL	VARIANCE	WHY

Monthly P&L

Revenue, direct costs, gross profit, overhead, what is left. One page a month, in your own handwriting, so the numbers stay yours.

LINE	THIS MONTH	LAST MONTH	YEAR TO DATE	NOTE

Days 1–30: Get Cash

One week of paperwork and three weeks of doors. If you find yourself doing more paperwork than doors, you are hiding.

- [ ] Entity formed, federal identification number issued, business bank account open. DATE
- [ ] Insurance quoted from three contractor agents and general liability bound. DATE
- [ ] County building department called: does siding need a permit here, and who pulls it. DATE
- [ ] State licensing confirmed in writing, or confirmed as not required at state level. DATE
- [ ] Supply house account opened with insurance certificate and tax number in hand. DATE
- [ ] Attraction offer named, written on one page, and priced. DATE
- [ ] The hundred warm names written down and every one of them contacted. DATE
- [ ] Drive-by route from chapter one turned into an actual door route and walked twice. DATE
- [ ] Map profile claimed, service area set, first photographs posted. DATE
- [ ] First job quoted, deposited, ordered, installed, walked, invoiced and photographed. DATE
- [ ] First review requested in person and received. DATE
- [ ] Job one closed out on paper: estimate against actual, every line. DATE

Days 31–60: Get More Cash

Stop being a man with a truck. Every job now carries an upsell offer, a review ask, and a close-out on paper.

- [ ] An upsell offered on every job, with the access argument said out loud. DATE
- [ ] Price raised once, deliberately, with no apology attached to it. DATE
- [ ] Tiered proposal in use on every estimate, biggest scope shown first. DATE
- [ ] Written rot and sheathing allowance on every proposal before tear-off. DATE
- [ ] Review asked for in the driveway on every completed job. DATE
- [ ] Five referral partners met in person: roofer, gutter, window, property manager, agent. DATE
- [ ] Before-and-after photographs published from every finished job. DATE
- [ ] Rule of 100 tracked daily in pen, with the missed days visible. DATE
- [ ] Every job closed out on paper the same week it finishes. DATE
- [ ] Break-even hourly rate recalculated using your own real first-month numbers. DATE
- [ ] Tax and profit allocations moved on every payment received. DATE
- [ ] Backlog measured weekly in weeks of signed work, not in feeling. DATE

Days 61–90: Get the Most Cash

Make the machine repeat without you deciding to each morning. This is the month the company stops depending on your mood.

- [ ] Six nearest doors knocked before and after every job, as a standing rule. DATE
- [ ] Referral partner list worked on a written schedule, not from memory. DATE
- [ ] Past customers photographed and written to, with no ask attached the first time. DATE
- [ ] Second price rise made if you are still winning nearly everything you bid. DATE
- [ ] First-hire decision made against the backlog trigger you set in advance. DATE
- [ ] Sub or employee question answered in writing with your accountant. DATE
- [ ] Job-start and job-close checklists in use on every job, signed. DATE
- [ ] Twelve-month forecast rebuilt from your own numbers instead of researched ranges. DATE
- [ ] KPI scorecard reviewed weekly with your own column filled in. DATE
- [ ] Pre-mortem tripwires written, dated, and posted where you will see them. DATE
- [ ] Companion kit spreadsheet downloaded and loaded with your real figures. DATE
- [ ] Next ninety days planned before this one ends. DATE

Milestones and Tripwires

Every milestone gets a date. Every risk gets a tripwire and a pre-decided response. A risk without a tripwire is a worry with better handwriting.

MILESTONE OR RISK	TARGET DATE	TRIPWIRE	WHAT YOU DO THE DAY IT TRIPS	STATUS

Decision Log

What you decided, why, and what you expected. Read it in a year. It is the cheapest business education you will ever buy.

DATE	DECISION	WHY	WHAT YOU EXPECTED	WHAT HAPPENED