The Starving-Crowd Test for Your ZIP Codes

Answer for the ZIP codes you would actually drive to on a Tuesday morning, not the whole state.

PAIN — What is the specific problem in these ZIP codes? Older housing stock, crawl spaces, basements, flood history, kitchen fires?

PURCHASING POWER — Who owns rather than rents here, and what happens in these homes when a repair costs real money?

TARGETABILITY — Name the plumbers, adjusters, inspectors, agents and property managers who see the damage before the homeowner calls anyone.

THE VERDICT — All three yes, or which one is weak and what would have to change for it to pass?

Your Homeowner Avatar

One real person, not a demographic. If you have met them, use their first name.

Who are they? Age, house, family, what they do for work, what they were doing the hour they found the problem.

What are they actually afraid of — underneath the price question?

What did they type into a search bar at midnight, word for word?

What have they already tried, and who told them to try it?

Personal Runway Worksheet

What actually leaves the account each month, not what you like to say leaves it. Cash on hand divided by the total is your runway in months — and your patience budget.

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

Demand by Month — Smoke and Mold Remediation

National search demand for this trade, month by month. Mold climbs with the humidity; smoke and fire work fills the cold months. Pencil in your own index where your county differs.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL DO IN THE SLOW MONTHS
Jan	0.85			
Feb	0.85			
Mar	0.90			
Apr	0.95			
May	0.94			
Jun	1.10			
Jul	1.19			
Aug	1.21			
Sep	1.16			
Oct	1.06			
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.

Dream Outcome Builder

Her words, not yours. Then put a date on it — a promise without a timeframe is a wish.

What does she actually want, in the words she used when she called you? (Not "remediation".)

Write the promise as one sentence: [end state] in [timeframe] so that [what changes for her].

Which of the four levers is weakest in your current pitch — bigger outcome, more proof, faster, or easier on her?

What proof could you hand her that she can check herself, without taking your word for anything?

Obstacle → Solution Map

Fill all fifteen lines. Category is knowledge, skill, environment or psychology. The right column is what you do, include or say — not what you believe.

#	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 distinct thing she receives on your most common job. Score value to her and cost to you, then keep, bonus or cut.

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

Guarantee and Offer Name

Narrow enough to honour on your worst month. Exclusions written down and said out loud before she signs.

What exactly do you guarantee — which work, in which area, measured by whom?

What are the exclusions, in plain words you would be comfortable reading aloud at her table?

What does it cost you if it is invoked on your worst job of the year? Can you pay that?

Name the offer. Three candidates, then circle the one a plumber could repeat over the phone.

Service Area and Jobs You Will Not Do

Decide now, while nobody is on the phone and you are not scared of a quiet week.

Inner ring (about twenty minutes): which towns and ZIP codes, and what is the smallest job you will take there?

Middle ring (out to about forty-five minutes): where, and what is the minimum job size that makes the drive pay?

Outer ring: what are the only three reasons you would ever go out there?

The jobs you will not do — trade, contamination, conflict of interest, size, or customer. Write them so a helper could apply the rule.

Drive-Time Rings and Job Mix

One line per town or ZIP. If a row cannot earn its drive time on your most common job, it does not belong in your service area.

RING	TOWN / ZIP	DRIVE TIME	JOB TYPES YOU TAKE THERE	MINIMUM JOB SIZE

Ten-Competitor Scan

Search your town the way a frightened homeowner would, at night, on a phone. Then read their one-star reviews — that is where the gap you can own is written down.

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

Your One-Liner and Positioning Statement

Problem, plan, success — in that order. She is the hero of this story; you are the guide.

PROBLEM — what has gone wrong in her house, in the words she would use to her sister?

PLAN — the three or four steps you follow, named so she can picture them.

SUCCESS — what she has when you drive away, including the piece of paper.

Now write it as one sentence for the homeowner, and one sentence for the plumber or adjuster who refers you.

Entity, EIN and Bank Setup

One week's work. Date each line as you finish it so you can prove to yourself it is done.

- [ ] Choose the entity type with your accountant, and write down why you chose it — DATE
- [ ] File the entity with your secretary of state and save the stamped filing — DATE
- [ ] Apply for the employer identification number online — it is free and takes minutes — DATE
- [ ] Open a business bank account in the entity name; order a debit card for fuel only — DATE
- [ ] Set up a separate savings account for tax set-asides before the first deposit lands — DATE
- [ ] Register for state sales tax if your accountant says remediation is taxable in your state — DATE
- [ ] Check city and county for a local business licence and a home-occupation permit — DATE
- [ ] Register the business name and buy the matching domain before you print anything — DATE
- [ ] Set up bookkeeping software and connect the bank feed on day one, not in April — DATE
- [ ] Put the entity name, licence number where applicable, and phone on the truck and every document — DATE
- [ ] Create a folder — paper or digital — for filings, licences, certificates and renewals — DATE
- [ ] Diary every renewal date for the next two years, including the certificate expiry — DATE

License Requirements by State — Smoke and Mold Remediation

Researched at the time of writing. A handful of states license this trade hard; most do not license it at all. Confirm with the board before you spend a dollar — these rules move.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	No statewide	—	Check city / county	—	No
Texas	Yes	Mold Remediation Contractor (individual, MRC) + Mold Remediation Company license	Texas Department of Licensing and Regulation (TDLR)	$450–$850	Yes
California	No statewide	—	Check city / county	—	No
Florida	Yes	Mold Assessor / Mold Remediator Professional License	Florida Department of Business and Professional Regulation (DBPR)	$225–$230	Yes
New York	Yes	Mold Assessor / Mold Assessment Contractor / Mold Remediation Contractor License	New York State Department of Labor (NYS DOL)	$150–$500	Yes
Pennsylvania	No statewide	—	Check city / county	—	No
Illinois	Yes	Mold Remediation Registration + evidence of active third-party certification (Mold Remediation Registration Act, Public Act 103-0893)	Illinois Department of Public Health (IDPH)	$200	No
Ohio	No statewide	—	Check city / county	—	No
Georgia	No statewide	—	Check city / county	—	No
North Carolina	No statewide	—	Check city / county	—	No
Michigan	No statewide	—	Check city / county	—	No
Louisiana	Yes	Mold Remediation License	Louisiana State Licensing Board for Contractors (LSLBC)	$100–$200	Yes

Federal: EPA Lead-Safe Certification (RRP Rule) (any renovation, repair, mold remediation, or smoke/soot cleanup disturbing painted surfaces in target housing or child-occupied facilities built before 1978) · IICRC S520 Applied Microbial Remediation Technician (AMRT) Certification (voluntary industry-standard credential for mold/microbial remediation technicians — not a government license, but required by many insurers, franchises and referral networks, and is the credential referenced by the IICRC S520 Standard for Professional Mold Remediation). Rules change — confirm with the board before you spend a dollar.

Insurance Lines and Annual Cost Ranges

Four lines you need and two you will want. Ask every agent, in writing, how the policy responds to a mold or bacteria claim arising from your own work.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	$1,500–$8,000	Damage or injury you cause to others	
Workers comp	5.65–10.98 per $100 payroll	Your crew, hurt on the job	
Commercial auto	$1,200–$3,500	The truck and what it hits	
Bond	$100–$900	Not federally required; several licensing states require a bond or minimum liability coverage as part of licensure (e.g. Louisiana requires $50,000 GL for mold remediation licensees, Maryland's MHIC requires a $20,000 home-improvement bond) — typical contractor surety bond amount is $10,000-$25,000	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three agents, same questions, written answers. Note in Decision whether the fungi and bacteria exclusion is removed, bought back, or still sitting in there.

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

Buy an hour from each. Go in with these written down and you get answers instead of conversation. No templates here on purpose — ask your attorney for yours.

- [ ] Which entity type fits my situation, and when should I revisit that choice? DATE ______
- [ ] What has to be in my written scope of work and my change-order process to protect me? DATE ______
- [ ] How should my guarantee be worded so it covers the work I performed and nothing more? DATE ______
- [ ] What may I never say to a homeowner about health, safety or a home being free of mold? DATE ______
- [ ] Does my state separate the assessor from the remediator, and how does that affect what I can sell? DATE ______
- [ ] What are my mechanics lien rights here, and what deadline starts on the first day of work? DATE ______
- [ ] Am I required to collect sales tax on labour, materials, or both? DATE ______
- [ ] How should I set aside for taxes each month, and what percentage fits my situation? DATE ______
- [ ] Helper versus employee: what tests apply here, and what does misclassification cost me? DATE ______
- [ ] What records must I keep, in what form, and for how long? DATE ______
- [ ] What insurance certificates should I demand from any subcontractor before they set foot on a site? DATE ______
- [ ] What do I do the day a homeowner claims my work made someone ill? DATE ______

Equipment Budget — Smoke and Mold Remediation

Mark what you own, what you will rent for job one, and what you buy after job three. Rented gear goes on the estimate as a line item — the customer funds it.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
HEPA air scrubber / negative air machine	$322	$901	Yes		
Air mover / carpet dryer blower fan	$54	$406	Yes		
Electrostatic / antimicrobial disinfectant sprayer	$45	$700	Yes		
Hydroxyl generator (smoke odor removal)	$805	$2,400	Yes		
Tyvek coverall suits with hood (case of 25)	$190	$382	Yes		
Poly sheeting containment zipper door kit	$20	$69	Yes		
Digital differential manometer (negative air pressure gauge)	$120	$140	Yes		
Pin/pinless moisture meter	$20	$200	Yes		
HEPA-filtered wet/dry shop vacuum	$109	$574	Yes		
Half-mask respirator kit (P100/OV cartridges)	$43	$121	Yes		
Portable generator (3000W)	$440	$632	Later		
Infrared thermal imaging camera	$130	$315	Later		
Essential equipment	**$1,728**	**$5,893**			

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

Total Startup Budget

The spread here is honest: the low column is a used van, rented machines and a lean first year. The high column is buying everything at once.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$1,728	$5,893	
Used cargo van (work van)	$12,429	$49,766	
General liability, year one	$1,500	$8,000	
Launch marketing	$1,500	$3,000	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$17,157**	**$66,659**	

Funding Sources

Rank by two things: what it costs, and what it costs you if a quiet month arrives. Anything that puts your runway below the chapter-one number gets a no.

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

Client-Financed Acquisition Plan

The deposit on job one buys the marketing for job two. Write the schedule you can say out loud without flinching.

Deposit: how much, when, and what does it cover in words the homeowner will find reasonable?

Progress payment: what event triggers it, and how will she know that event happened?

Final payment: tied to the clearance report? How do you collect it on site the same day?

What fixed slice of every collected job goes straight into the marketing account, untouchable?

Typical Jobs and Price Ranges — Smoke and Mold Remediation

Researched national ranges for this trade. Write your price in the last column only after you have finished the break-even worksheet two pages on.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Mold inspection and testing (visual inspection + air/surface samples)	$450	$800	2	$400	
Mold remediation, small area (under 100 sq ft, e.g. bathroom)	$500	$1,500	4	$375	
Crawl space mold remediation	$500	$2,000	6	$333	
Attic mold remediation	$1,500	$9,000	10	$900	
Mold remediation, medium area (300 sq ft)	$3,000	$9,000	16	$563	
Whole-home mold remediation (1,000 sq ft)	$10,000	$30,000	40	$750	
Smoke and soot damage restoration (500 sq ft of affected space)	$2,000	$3,500	16	$219	
Complete fire and smoke damage restoration (average residential loss)	$8,000	$18,000	80	$225	

Crews in this trade bill $50–$150 an hour (flat pricing). Technicians earn $18–$40 an hour.

Good / Better / Best Builder

Build the whole quote on one page and present it from the right-hand column inwards. She should be choosing which, not whether.

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

Break-Even Hourly Rate

Everything the business pays whether or not the phone rings, divided by hours you can genuinely bill. Estimates, driving and paperwork are not billable.

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

Markup is on your cost. Margin is on her price. Fill a row for every markup you have ever used and look at what the margin column actually says.

JOB COST	MARKUP %	PRICE	MARGIN %

Your Attraction Offer

The first thing you sell is a look, not a fix. Write what is free, what is paid, and what the report has to say.

What does the free part include, and how long does it take you?

What is paid, what does it cost, and why does charging for it make it more credible?

What does the homeowner walk away holding — readings, photographs, a written next step?

What is the exact sentence that turns the report into the estimate?

Upsell and Downsell Plan

Upsells are findings, not pitches. Downsells change how she pays or what she gets — never the price of the same job.

The three problems you honestly find on most jobs, and what you charge to solve each.

How you say a finding out loud without sounding like you are selling fear.

Downsell one — how she pays: plan, draws, or scheduling around an insurance settlement.

Downsell two — what she gets: how you phase the job and still hold the standard on phase one.

Continuity or Referral Plan

This trade has no honest subscription. It has a referral network and an annual re-check. Mark adjusters as relationships — never as paid partners.

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

Job-Start Checklist

Before anything gets opened, cut or sprayed. The photographs on this list have ended more disputes than any clause ever written.

- [ ] Pre-existing condition photographed everywhere you will work, and in the rooms you will walk through — DATE ______
- [ ] Written scope reviewed with the homeowner, including what is excluded — DATE ______
- [ ] Deposit collected and the payment schedule confirmed out loud — DATE ______
- [ ] Floor and contents protection down on every path from the door to the work area — DATE ______
- [ ] Containment built: sealed poly, taped seams, zipper door, decon chamber where needed — DATE ______
- [ ] Negative pressure established and verified on the manometer — reading and time logged — DATE ______
- [ ] HEPA filtration running and positioned; exhaust routed where it is not blowing back inside — DATE ______
- [ ] Moisture readings taken and recorded before any material is removed — DATE ______
- [ ] Products staged with labels visible; SDS binder on the truck and reachable — DATE ______
- [ ] PPE on and fitted before entry — respirator, suit, gloves, eye protection — DATE ______
- [ ] Written schedule taped inside the front door with your name and number on it — DATE ______
- [ ] Homeowner briefed on noise, hours, pets, and which door you will use — DATE ______

Job-Close Checklist

The standard is that the space is cleaner than you found it. Everything on this list happens before you leave the driveway.

- [ ] Final moisture and pressure readings taken and logged — DATE
- [ ] All source material bagged, removed and the disposal logged — DATE
- [ ] Containment and plastic fully removed — nothing left taped to a doorframe — DATE
- [ ] HEPA vacuum pass on the work area and every path you walked — DATE
- [ ] Equipment loaded, cords coiled, nothing left behind for a second trip — DATE
- [ ] Independent clearance test scheduled or completed, and the homeowner knows the date — DATE
- [ ] Walkthrough with the homeowner — point at each thing you did — DATE
- [ ] Repair list handed over in writing, including what you are not doing and who should — DATE
- [ ] Closeout packet emailed the same day: readings, photographs, labels, disposal log — DATE
- [ ] Final payment collected on site — DATE
- [ ] Review asked for in person, then by text the same evening — DATE
- [ ] Twelve-month moisture re-check put in the calendar before you drive away — DATE

Family Worksheet

Chemicals, keys and route density — the three things that decide whether a cleaning company lasts.

List every product on your truck. Does each have a current SDS in the binder, and a labelled bottle with the dilution ratio?

Your key and code custody rule: how are they tagged, where are they kept, who logs them out, and what happens when somebody leaves?

Where is your drive time actually going? List last month's jobs by town and count the miles you would not have driven with a tighter map.

What will you batch into one trip from now on — inspections, equipment drops, supply runs, re-checks?

Equipment Log

Scrubbers and movers fail quietly. Filters go on a schedule, not on a feeling. This log tells you what to buy next before your gut does.

ITEM	BOUGHT	COST	SERVICE DUE	SERVICED	NOTES

Chemical and Dilution Log

One line per product on the truck. The label is the law — ratio, dwell time and PPE come off the label, never off a habit.

PRODUCT	USE	DILUTION PER LABEL	DWELL TIME	PPE REQUIRED	SDS IN BINDER?

Your Warm 100 — 1 of 2

Every person you can actually talk to. Do not filter. One message a day, one at a time, never as a group.

#	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

A complete solution to a small problem, given away, that honestly reveals the bigger one you get paid to fix.

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

What a customer is worth, divided by what they cost to find. Below three to one, do not scale anything.

LINE	AMOUNT	HOW YOU GOT IT
Average job price		
Gross margin %		
Gross profit per job		
Jobs per customer (lifetime)		
LTGP		
Marketing spend last 30 days		
New customers last 30 days		
CAC		
LTGP : CAC		

Rule of 100 — Daily Tracker

One of these, every working day, for a hundred days before you judge anything. Tick the box or admit you did not.

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

Half an hour in a frightened person's house. Run the same order every time and the hard visits start going like the easy ones.

- [ ] Appointment confirmed the evening before with an arrival window — DATE ______
- [ ] Text sent when you leave for the house; text again if anything slips — DATE ______
- [ ] Boot covers on before she asks; ask which door she wants you to use — DATE ______
- [ ] Listen first — when it started, what changed, what has already been tried — DATE ______
- [ ] Meter readings taken out loud, room by room, and written down as you go — DATE ______
- [ ] Moisture source identified and named, or honestly listed as still unknown — DATE ______
- [ ] Every affected area photographed, including what you will not be paid to touch — DATE ______
- [ ] Bad news said plainly, standing in the room it applies to, before any number — DATE ______
- [ ] Health questions answered the honest way — her doctor, not you — DATE ______
- [ ] Independent clearance testing explained and priced as somebody else's invoice — DATE ______
- [ ] Work you will not do named, with two referral names handed over — DATE ______
- [ ] Three written options presented largest first, then silence after the price — DATE ______
- [ ] Written findings left in her hand before you leave the house — DATE ______

Objections and Replies — Smoke and Mold Remediation

The first two columns are printed for you. The third is blank on purpose: write the reply in your own words, then say it out loud until it stops sounding memorised.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
Can't I just spray it with bleach myself?	I think this is a cleaning problem. I do not yet believe it is a building problem.	
The guy my neighbor used does it for half that.	I cannot see the difference between the two of you, so I am shopping on the only number I understand.	
Will my insurance cover this?	I am hoping this costs me nothing, and I am afraid of the answer.	
Can you certify my house is mold-free?	I need a piece of paper — for my buyer, my landlord, my mother-in-law, or my own nerves.	
The smoke smell is already fading. Do I really need all this?	I am hoping time and open windows will do the job for free.	
Do we have to move out?	What is this really going to cost my family, not just my checking account?	
Why do we need a third party to test it? Can't you test your own work?	This smells like an upsell for a service you are marking up.	
Can you start tomorrow?	I am frightened, and I want somebody to be in charge of this.	

Review Request Script

At the door, in person, while she is looking at the finished work. Ask everyone. Never offer anything in exchange.

Your ask, word for word — short enough to say without reading it off anything:

When and how the link goes out, and who is standing where when you ask:

Your reply to a bad review — you are writing to the next hundred readers, not the reviewer:

The day of the week you check reviews, and who answers them if you cannot:

Estimate Log

One line per estimate presented. At the end of the month, signed divided by presented is your close rate — the only sales number that matters at this size.

DATE	ADDRESS / JOB TYPE	WHERE THE LEAD CAME FROM	QUOTED	SIGNED?	IF NO, WHAT THEY SAID

First-Hire Scorecard

All of them true, with evidence written beside them, or the answer is not yet. Not yet is a real answer and not a failure.

SIGNAL	YES / NO	EVIDENCE
Work turned away in the last month		
Jobs delayed because you cannot be in two places		
Cash covers eight weeks of wages and burden		
A written job description exists		
A training week is planned, day by day		
Fit testing and safety training arranged		
Workers compensation and liability updated		
A thirty-day exit plan exists if it fails		

30 / 60 / 90 Ramp Plan

Write this before the first interview. What they own, what they only touch, and what you personally inspect at each stage.

MILESTONE	DAY 30	DAY 60	DAY 90

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

Seats, not names. Write who answers the phone at each size — in a disaster trade that seat decides more than any other.

At $250k: who does what, and which single seat unlocks the most billable hours?

At $500k: what has to be written down before a second crew can run without you standing on the job?

At $1M: what are you doing all day, and who owns the adjuster and plumber relationships?

The seat you would fill first if the money appeared tomorrow — and why that one:

Subcontractor Reality Check

Run this before you pay anybody as a sub. If most of these are false, you are looking at an employee no matter what the invoice says.

- [ ] They set their own hours and decide how the work gets done — DATE
- [ ] They own the equipment they use on your jobs — DATE
- [ ] They can lose money on a job they quoted — DATE
- [ ] They work for other companies, including your competitors — DATE
- [ ] They carry their own general liability, and you hold the certificate — DATE
- [ ] They carry their own workers compensation, or a valid exemption you have seen — DATE
- [ ] They hold any licence or certification the work requires in your state — DATE
- [ ] There is a written scope for each job, signed before the work starts — DATE
- [ ] They invoice you; you do not hand them a pay stub — DATE
- [ ] Your accountant has looked at the arrangement and agreed with it — DATE

Twelve-Month Forecast

The printed index is national search interest for this trade, detrended over five years. Pencil in jobs, ticket and revenue beside it — then correct yourself in three months.

MONTH	DEMAND INDEX	JOBS	AVG TICKET	REVENUE	COSTS	PROFIT
Jan	0.85					
Feb	0.85					
Mar	0.90					
Apr	0.95					
May	0.94					
Jun	1.10					
Jul	1.19					
Aug	1.21					
Sep	1.16					
Oct	1.06					
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

One line a week. The deposits column is money you are holding that is not yours yet — keep that column honest and it will keep you solvent.

WEEK	CASH IN	CASH OUT	BALANCE	DEPOSITS HELD	NOTES

Profit First Allocations

Money moves on two fixed dates a month, before anything is spent. Start with a share so small it feels symbolic, then raise it a little each quarter.

ACCOUNT	TARGET SHARE	THIS MONTH	ACTUAL SHARE
Income (everything that lands)			
Profit			
Owner pay			
Tax			
Operating expenses			
Subs and third-party testing			

KPI Scorecard — Smoke and Mold Remediation

These targets were published for companies with dispatchers and several trucks. Compare yourself to last month, not to a company ten times your size.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Close rate (signed jobs ÷ estimates presented) (target 30%)												
Job-level gross margin (mitigation/remediation work) (target 55%)												
Lead-to-customer conversion rate (target 7.8%)												
Crew utilization rate (target 80%)												
Marketing spend as % of revenue (target 11%)												
Contract cancellation/rescind rate (target 5%)												
Revenue per lead (target 2,400 USD)												

WEEK NOTES

Monthly P&L

Keep consumables, subs and testing separate from overhead. Mixing them is why most operators in this trade cannot say which jobs actually made money.

MONTH	REVENUE	CONSUMABLES + SUBS	LABOR + BURDEN	OVERHEAD	NET PROFIT

Days 1–30: Get Cash

One goal this month: a paying customer who is not related to you. Everything here exists to get you there sooner.

- [ ] Entity registered, federal tax number obtained, business bank account open — DATE ______
- [ ] State licensing or registration status confirmed by phone and written down with the date — DATE ______
- [ ] Lead rule status settled for pre-1978 housing, and firm certification started if you need it — DATE ______
- [ ] Certification path chosen and the course booked, not bookmarked — DATE ______
- [ ] General liability bound; certificate saved in the truck and on your phone — DATE ______
- [ ] Independent testing lab chosen, visited, and their pricing in writing — DATE ______
- [ ] Refusal list written: licence-gated work, testing, reconstruction, jobs you will decline — DATE ______
- [ ] The offer and its guarantee written, with the exclusions on the same page — DATE ______
- [ ] Written prices for your five most common jobs, including equipment by the day — DATE ______
- [ ] Google Business Profile claimed, completed, with real photographs of real work — DATE ______
- [ ] Warm hundred listed — all one hundred names, in one sitting — DATE ______
- [ ] First fifty warm contacts made personally, each one asked for a name — DATE ______
- [ ] Free walkthrough lead magnet written, named and offered — DATE ______
- [ ] First job completed, photographed, cleared, paid and reviewed — DATE ______

Days 31–60: Get More Cash

Same number of customers, more money per customer. Nothing on this list requires a single new lead.

- [ ] Every closeout packet now includes a written next step, priced — DATE
- [ ] Duct and HVAC conversation offered on every smoke job — DATE
- [ ] Equipment billed by the day, with set and pull times logged — DATE
- [ ] Annual moisture re-check offered and diarised on every completed job — DATE
- [ ] Price raised one step; the date and the new numbers written down — DATE
- [ ] Close rate calculated from the estimate log for the first time — DATE
- [ ] Three tiers presented on every estimate, largest first — DATE
- [ ] One reconstruction partner agreed, with a written referral arrangement — DATE
- [ ] Job-level gross margin calculated for every job closed this month — DATE
- [ ] Daily homeowner message running on every active job without exception — DATE

Days 61–90: Get the Most Cash

This trade has no subscription. It has a referral network and a re-check calendar — build both this month.

- [ ] Fifteen referral relationships named, visited in person and logged — DATE
- [ ] One-page sheet of what you do and what you refuse to do, printed and handed out — DATE
- [ ] Your state's own rule on contractor referral fees looked up and written down before any offer — DATE
- [ ] No fee, gift or percentage to an adjuster, public adjuster, inspector or hygienist — ever, in any form — DATE
- [ ] Any fee to a plumber, manager or agent in writing, disclosed to the customer, cleared by your attorney — DATE
- [ ] Annual re-check calendar built from every customer so far — DATE
- [ ] Review count checked; every review answered by name — DATE
- [ ] First-hire scorecard filled in with evidence and a decision made either way — DATE
- [ ] Renewal calendar built two years out with reminders a month ahead — DATE
- [ ] Pre-mortem written, with a tripwire beside every failure mode — DATE
- [ ] Next quarter's forecast drafted and the last one corrected against reality — DATE

Milestones and Tripwires

The milestone is what you intend. The tripwire is the early signal that it is going wrong, and the date you check it is what makes it real.

MILESTONE	TARGET DATE	TRIPWIRE	CHECKED ON

Decision Log

One line per real decision: what you chose, why, and what you expected. In a year this is the only honest record of how you think under pressure.

DATE	DECISION	WHY	WHAT YOU EXPECTED	WHAT HAPPENED