The Starving-Crowd Test for Your ZIP Codes

Pick the ZIP codes you would actually drive to this month. Run each one through pain, purchasing power and targetability.

PAIN — what tile problem are people in these ZIP codes complaining about out loud? Cracked grout, a shower that smells, a dated floor?

PURCHASING POWER — what do homes sell for on these streets, and what did the last three tile jobs you know of actually close at?

TARGETABILITY — where do these homeowners already gather? Which showroom, which contractor, which plumber, which agent?

The verdict: which ZIP code do you start in, and what makes you sure enough to spend money there?

Your Homeowner Avatar

One real person, not a demographic. If you cannot picture the kitchen, you have not found them yet.

Name one real homeowner you could call tonight. Which room is bothering them, and how long have they lived with it?

What are they afraid of? The water damage, the stranger in the house, the price changing halfway through?

What exactly do they type into their phone at eleven at night?

What have they already tried, and why did it not stick?

Personal Runway Worksheet

Every line you actually pay, in a normal month, with no optimism in it. Then the honest source of the money.

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

Demand by Month — Tile Installation

The index is national search interest for this trade, already detrended. Write your own expectations beside it, then plan the slow months in the busy ones.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL DO IN THE SLOW MONTHS
Jan	0.98			
Feb	1.01			
Mar	1.06			
Apr	1.04			
May	0.96			
Jun	1.08			
Jul	1.13			
Aug	1.03			
Sep	1.00			
Oct	0.92			
Nov	0.93			
Dec	0.86			
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 it in the homeowner's words, with a date in it. If it sounds like a brochure, it is not their words yet.

What does the homeowner actually want, in their sentence, not yours? Include the date or event that made them call.

What changes in their day once the room is finished? Be specific and physical, not emotional.

What proof would make them believe you can deliver it? What can you show, not claim?

What is the hassle you can remove that nobody else in your market is removing?

Obstacle → Solution Map

Fifteen rows, on purpose. Categories are knowledge, skill, environment and psychology. The uncomfortable ones are the valuable ones.

#	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 them and cost to you from one to ten. High value and low cost stays in the core. Expensive and merely impressive gets cut.

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

Guarantee and Offer Name

Bound it to the work you performed. Write the exclusions in the same size letters as the promise.

What exactly do you stand behind — which layer, which area, for how long?

What is outside the fence? List it plainly: other trades, supplied materials, the structure, anything you did not install.

What happens if you are wrong? Write the sentence you would say out loud in the customer's kitchen.

Name the offer after the result and the risk removed. Write three candidates and say each one out loud.

Service Area and Jobs You Will Not Do

A circle you can work twice in a day, and a written list of the work you turn down before the phone makes the decision for you.

Draw the circle: which towns and ZIP codes are inside it, and what is the drive time to the far edge?

Which of the three buyers do you lead with — homeowner remodel, trade account, or investor? Why that one, this year?

The jobs you will not do. Write at least five, and write the reason next to each one.

How do you say no and keep the relationship? Write the sentence you will actually use on the phone.

Ten-Competitor Scan

The first ten results in your ZIP codes. Price signal is what their reviews and photos imply, not a number you found. Read what they promise, and notice how many promise nothing.

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

Referral Sources Worth One Phone Call

Homeowners are expensive one at a time and cheap in clusters. These are the clusters in this trade. One call each, then a follow-up date.

BUSINESS OR PERSON	TYPE	WHO YOU KNOW THERE	WHAT YOU OFFERED THEM	RESULT / NEXT DATE

Your One-Liner and Positioning Statement

Problem, plan, result. Three sentences at most. Say each draft out loud before you write the next one.

The problem, in the homeowner's words — what are they afraid of or tired of?

The plan — the specific thing you do about it that a competitor is not saying.

The result — what their life looks like when it is finished.

Now write it as one spoken sentence, and note the faces of the three people you tried it on.

Entity, EIN and Bank Setup

In this order. Each one is a prerequisite for the next, and the whole list is a week's work if you make the calls.

- [ ] Search the business name in your state's registry and as a domain before you fall in love with it — DATE
- [ ] Form the entity with your Secretary of State and save the stamped filing where you can find it — DATE
- [ ] Get the federal tax identification number free from the IRS website — never pay a service for it — DATE
- [ ] Open a business bank account using the filing and the tax number — DATE
- [ ] Get a business debit or credit card and stop using your personal one for anything work-related — DATE
- [ ] Turn on bookkeeping the day the account opens, not at tax time — DATE
- [ ] Ask your accountant about resale certificates and how your state taxes materials and labour — DATE
- [ ] Register for state and local tax accounts if your state requires them — DATE
- [ ] Check for a city or county business licence at your own address and at the addresses you work in — DATE
- [ ] Set up a business phone number that is not the one your family uses — DATE
- [ ] Claim and verify your Google Business Profile with real photographs of real work — DATE
- [ ] Put the entity name, tax number, insurance details and licence numbers on one page you can send in a minute — DATE

License Requirements by State — Tile Installation

A sample of states, pulled from the boards themselves. Yours may have changed since printing — verify at the source before you rely on it, and check the city and county layer too.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	No statewide	—	Check city / county	—	No
Texas	No statewide	—	Check city / county	—	No
California	Yes	C-54 Ceramic and Mosaic Tile Contractor	Contractors State License Board (CSLB)	$200–$350	Yes
Florida	No statewide	—	Check city / county	—	No
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	No statewide	—	Check city / county	—	No
North Carolina	No statewide	—	Check city / county	—	No
Michigan	Yes	Maintenance & Alteration Contractor License — Tile & Marble	Michigan LARA, Bureau of Construction Codes	$195	Yes

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

Insurance Lines and Annual Cost Ranges

National ranges for a tile installation contractor. Write your own quotes beside them and note what limits each number actually buys.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	$800–$2,500	Damage or injury you cause to others	
Workers comp	2–5 per $100 payroll	Your crew, hurt on the job	
Commercial auto	$1,200–$3,500	The truck and what it hits	
Bond	$25,000–$25,000	Bond face value tied to state contractor licensing varies; California's CSLB requires a uniform $25,000 contractor's bond across all classifications including C-54 Ceramic and Mosaic Tile. Of the other two required-license states in this list, Michigan's M&A Tile & Marble license and Pennsylvania's HIC registration do not mandate a surety bond.	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Call at least three agents, and make sure one of them writes for trade contractors regularly. Same limits on every quote or you are comparing nothing.

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

Take the whole list to one appointment. Write the answers down. This page is worth more than the hour it costs you.

- [ ] Is my entity the right one for the work I actually perform, and what would put my personal assets at risk anyway? DATE ______
- [ ] What has to be in writing on a residential job in my state, and what makes a change order enforceable here? DATE ______
- [ ] What are the lien deadlines in my state, and what notice must I send first to keep that right alive? DATE ______
- [ ] What warranty language is enforceable here, and what promises would I regret making in writing? DATE ______
- [ ] Am I a reseller or the end user of the tile and mortar I buy, and is my labour taxable in this state? DATE ______
- [ ] How should I pay myself this year, and how much of every deposit should be set aside for tax? DATE ______
- [ ] When does an S election start to make sense for a business my size? DATE ______
- [ ] What changes the first time I put somebody on payroll instead of paying an invoice? DATE ______
- [ ] Which records do I have to keep, in what form, and for how long? DATE ______
- [ ] What would you want to see from me before I sign a contract with a general contractor? DATE ______

Equipment Budget — Tile Installation

Real market ranges, item by item. Mark what you already own, then price the gap. Essential means you cannot do the work without it.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
Wet tile saw	$119	$939	Yes		
Manual tile cutter (score-and-snap)	$40	$120	Yes		
Diamond cutting blades	$20	$100	Yes		
Notched trowel	$5	$12	Yes		
Margin trowel	$9	$25	Yes		
Grout float	$5	$50	Yes		
Tile nippers	$10	$40	Yes		
Tile leveling system kit	$17	$312	Yes		
Thinset/grout mixing paddle (drill attachment)	$16	$26	Yes		
Chalk line & reel	$6	$16	Yes		
Knee pads	$10	$200	Yes		
Laser level (4-point/cross-line)	$50	$150	Later		
Essential equipment	**$257**	**$1,840**			

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

Total Startup Budget

Essential tools, vehicle, insurance and launch marketing. Write your own number beside the range, then add your personal reserve underneath it.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$257	$1,840	
Used work van/pickup (for hauling tile, mortar, and the wet saw)	$10,000	$25,000	
General liability, year one	$800	$2,500	
Launch marketing	$450	$2,200	
Licenses and permits			
Software and phone, 3 months			
Personal runway (chapter 1)			
Reserve (10% of the total)			
Total startup	**$11,507**	**$31,540**	

Funding Sources

Rank by what it costs you if the plan is wrong, not by the rate. Cross off everything you are not using so you stop shopping.

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

Client-Financed Acquisition Plan

The deposit on job one buys the materials for job one and the advertising for job two. Write the rules before the money arrives.

What deposit do you take, how is it disclosed, and what does it buy?

What fixed share of every job's profit goes to finding the next customer? Decide the percentage now.

Where does deposit money live, and what rule keeps you from spending it on last month?

What has to be true before you spend a dollar you have not already collected?

Typical Jobs and Price Ranges — Tile Installation

National ranges by job type, with typical hours. Write your own last three jobs beside them and see where you actually sit.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Bathroom floor tile installation	$300	$1,300	8	$163	
Kitchen floor tile installation	$800	$3,000	16	$188	
Shower tile installation	$1,800	$5,000	24	$208	
Kitchen backsplash tile installation	$480	$1,500	6	$250	
Tile countertop installation	$500	$3,000	10	$300	
Typical whole-project tile installation (national average)	$949	$3,423	20	$171	

Crews in this trade bill $60–$120 an hour (quoted per sq ft installed (materials + labor)). Technicians earn $23–$27 an hour.

Good / Better / Best Builder

Three genuinely different scopes, not one job at three prices. The hidden work never changes between tiers. Show the anchor first.

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

Break-Even Hourly Rate

Every fixed cost you actually pay in a month, against the hours somebody actually pays you for. No optimism in either column.

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

Markup vs Margin Table

Fill this once and keep it in the truck. Divide by one minus the margin — never add a percentage on top and call it margin.

JOB COST	MARKUP %	PRICE	MARGIN %

Your Attraction Offer

The smaller, safer first yes. It reveals a problem they cannot see, or it is a small job that gets you in the house.

What is the offer, in one sentence a homeowner would repeat to a neighbour?

What problem does it reveal that they could not have seen for themselves?

What does it cost you in time and materials, and what do you charge for it?

What is the next step you ask for at the end of it, word for word?

Upsell and Downsell Plan

The upsell is the next problem the solved one revealed. The downsell changes how they pay or what they get — never the price of the same thing.

After your most common job, what problem becomes visible? What is the offer that solves it?

When and how do you raise it — at the estimate, at the finish, or both? Write the sentence.

Downsell one: what scope comes out, and what does it not touch?

Downsell two: how else can they pay, or how do you phase the work across months?

Your Thirty-Day Cash Sequence

Trace one new customer through their first month and add up the cash. If it does not cover getting the next one, fix the front of the sequence.

STEP	OFFER	WHAT IT COSTS YOU	CASH COLLECTED	WHEN

Continuity or Referral Plan

This trade has almost no repeat revenue by design. Build the referral engine and the honest maintenance work instead of inventing a subscription.

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

Job-Start Checklist

Before anything moves. This page is the difference between a good job and a good job that gets argued about.

- [ ] Call the night before: time, parking, water access, pets, and which days the space is out of service — DATE ______
- [ ] Walk the space with the homeowner and photograph every existing mark, chip and crack — DATE ______
- [ ] Confirm the tile is on site, matches the order, and is all from one dye lot — DATE ______
- [ ] Confirm the substrate is what you priced — check the threshold, the flange height and the subfloor — DATE ______
- [ ] Lay hard floor protection along the whole path from the door to the work area, taped at the seams — DATE ______
- [ ] Cover or move furniture in the adjoining room, not just the work room — DATE ______
- [ ] Set dust containment: zip-wall at the doorway, return air vent covered, cutting station outside if weather allows — DATE ______
- [ ] Dry-lay the layout and get the homeowner's approval before any mortar is mixed — DATE ______
- [ ] Confirm the shutdown days out loud one more time and write them somewhere visible — DATE ______
- [ ] Leave one name and one phone number of a person who answers — DATE ______

Job-Close Checklist

Write your own punch list before the customer writes theirs. This is where the balance gets collected and the review gets earned.

- [ ] Grout haze removed properly across every surface, checked in raking light — DATE
- [ ] Sealant at every change of plane and perimeter, tooled clean, not smeared — DATE
- [ ] Trim, transitions and thresholds finished and secure — DATE
- [ ] All cuts at outlets, valves and fixtures covered by plates or trim as intended — DATE
- [ ] Your own punch list written, worked, and then walked together with the homeowner — DATE
- [ ] Protection lifted, path cleaned, adjoining rooms wiped down — DATE
- [ ] All debris, offcuts, buckets and packaging removed from the property — DATE
- [ ] Cure and first-use instructions given out loud, with the date they can use the space — DATE
- [ ] Care card handed over: grout, caulk, cleaning products to avoid — DATE
- [ ] Balance collected and the review requested in the room, before you pack the truck — DATE
- [ ] Photographs taken for your portfolio with permission — DATE
- [ ] Year-one grout and caulk check-in diarised — DATE

Family Worksheet

Dust, protection, schedule and change orders. Write your standard once so it is the same on every job, including the tired ones.

Dust: where do you cut, what collects it, and how is the room sealed off from the rest of the house?

Protection: what exactly gets covered, along what path, and who moves the furniture?

Schedule: how do you tell a family which days the space is unusable — and what do you say when it slips?

Change orders: what is your stop-photograph-price-approve sequence, word for word?

Equipment Log

What you bought, when, what it cost, and when it was last serviced. A minute a week turns a dead saw from an emergency into a line item.

ITEM	BOUGHT	COST	SERVICE DUE	SERVICED	NOTES

Your Warm 100 — 1 of 2

Names, not categories. Family, old coworkers, every trade you have shared a site with, neighbours, the supply house counter. Ask who they know, not for the job.

#	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 that reveals a bigger one. Good enough that you could have charged for it.

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 one customer is worth in gross profit across every job and referral, against what it costs to get one. Count referrals — in this trade they are most of it.

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, including the busy ones. Especially the busy ones.

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

The visit is a sample of the job. Behave on the estimate the way you intend to behave on day four.

- [ ] Confirm the day before and arrive at the start of the window — DATE
- [ ] Boot covers on before the door — every time — DATE
- [ ] Ask permission before measuring, and ask what they have already been told — DATE
- [ ] Listen first: what is wrong, how long, what it has cost them, what happens if nothing changes — DATE
- [ ] Inspect the substrate, the threshold, the flange height and the flex underfoot — DATE
- [ ] Check the caulk and grout at every change of plane and sound the floor for hollow tiles — DATE
- [ ] Photograph everything you found and show it to them on the screen — DATE
- [ ] Ask to see the photos they saved on their phone — DATE
- [ ] Present the full build first, then the step down — DATE
- [ ] Write the scope, the price, the exclusions and the working days in front of them — DATE
- [ ] Say what would change the price, before it changes — DATE
- [ ] Name the next step and the date out loud, then send it in writing the same day — DATE

Objections and Replies — Tile Installation

What they say is rarely what they mean. The first two columns are filled in for you — write the third in your own words, then say each one out loud once before you need it.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
My cousin does tile on weekends for about half that.	I do not know what the difference is, so price is the only thing I can compare.	
Can I just buy the tile myself?	I think tile is where you are marking me up, and I want some control.	
Why is the shower so much more than the floor?	It looks like the same tile and the same guy, so this feels like padding.	
Can you just tile over the old tile?	I am hoping to skip demolition and the mess and the cost that comes with it.	
Another guy quoted me a lot less.	Talk me out of it, or give me a reason to feel good about spending more.	
Do I really need the waterproofing? The last guy just used the green board.	This sounds like an upsell for something I cannot see.	
Why do you need a deposit before you start?	I have been burned, or I have heard the stories, and I am scared of paying for nothing.	
How long will my bathroom be out of service?	I have one bathroom and a family, and nobody has ever given me a straight answer.	

Estimate Follow-Up Log

Most estimates are lost to silence, not to price. One log, one next date on every line, no exceptions.

DATE	CUSTOMER	JOB	PRICE QUOTED	NEXT CONTACT DATE	OUTCOME

Review Request Script

Asked in the room, most people say yes. Asked by text three days later, most people mean to.

Write the exact sentence you will say, standing in the finished room, looking at the work.

How do you make it effortless — link on your phone, QR code, card in hand? Write the mechanics.

What do you say if they hesitate, and what do you never say?

Who else gets asked — the plumber, the cabinet installer, the agent who referred you?

First-Hire Scorecard

Signals, not feelings. If most of these are not honestly yes, you are not ready — write down what would have to change instead.

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

Written before day one and handed over on day one. Decide at ninety days against what is on this page, not against how last week felt.

MILESTONE	DAY 30	DAY 60	DAY 90

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

Draw who does what at each level, then circle the job you are doing that somebody else should be.

At the first level: what do you still do yourself, and what is the first thing you hand over?

At the second level: who answers the phone, who does the books, and how much are you on the tools?

At the third level: who owns quality on each crew, and who schedules and buys?

Which job are you holding onto because you enjoy it rather than because it needs you?

Twelve-Month Forecast

Start with a realistic baseline month, then bend it with the index. The plan is a statement of what has to be true, written early enough to act on.

MONTH	DEMAND INDEX	JOBS	AVG TICKET	REVENUE	COSTS	PROFIT
Jan	0.98					
Feb	1.01					
Mar	1.06					
Apr	1.04					
May	0.96					
Jun	1.08					
Jul	1.13					
Aug	1.03					
Sep	1.00					
Oct	0.92					
Nov	0.93					
Dec	0.86					
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, on paper. The deposits-held column is the one nobody keeps and the one that tells you how much of this is actually yours.

WEEK	CASH IN	CASH OUT	BALANCE	DEPOSITS HELD	NOTES

Profit First Allocations

Allocate the moment money arrives rather than hoping something is left. The pass-through line matters in this trade — that money was never yours.

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

KPI Scorecard — Tile Installation

Benchmarks come from established companies and from published cost data. Steer by them; score yourself against your own last month.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Target gross profit margin (target 30%)												
Target net profit margin (target 10%)												
Material cost share of job price (target 64%)												
Labor cost share of job price (target 36%)												
Installer productivity (target 150 sqft/day)												
Average job price (target 2,111 USD)												
Labor cost per sq ft (target 13.5 USD/sqft)												
Standard material waste factor (target 10%)												

WEEK NOTES

Monthly P&L

One line a month for a year. Fill it in on the same day every month, whether the month was good or not.

MONTH	REVENUE	MATERIALS + SUBS	LABOR	OVERHEAD	NET PROFIT

Days 1–30: Get Cash

Nothing in this month is clever. One finished job, one review, one number you can say out loud.

- [ ] Entity formed and the stamped filing saved — DATE
- [ ] Federal tax identification number obtained free from the IRS — DATE
- [ ] Business bank account and card open, personal spending off both — DATE
- [ ] Insurance bound and the certificate saved on your phone — DATE
- [ ] Essential tool kit bought — and nothing that is not on the essential list — DATE
- [ ] Attraction offer written in one sentence and said out loud until it sounds like you — DATE
- [ ] Business listing claimed and filled with photographs of real finished work — DATE
- [ ] The hundred names written down — actually written, not thought about — DATE
- [ ] Five warm messages sent every working day — DATE
- [ ] First estimate booked and run with the visit checklist — DATE
- [ ] First paying job completed with the job-start and job-close checklists — DATE
- [ ] First review asked for in the room, and gross margin filled in for that job — DATE

Days 31–60: Get More Cash

Same activity, more money out of it. One price rise, named upsells, and a downsell that is not a discount.

- [ ] Upsell named and priced on every estimate, so the customer chooses rather than being sold — DATE
- [ ] Two downsells written down and used instead of dropping the price — DATE
- [ ] Price raised one step on the next bid, with the result written down — DATE
- [ ] One showroom called, with a specific offer and a follow-up date — DATE
- [ ] One cabinet installer or plumber called, same way — DATE
- [ ] One general contractor called, same way — DATE
- [ ] The hundred still being worked at five a day, including on busy days — DATE
- [ ] Every finished job photographed at three stages and posted where your number is — DATE
- [ ] Review asked for on every single job, in the room — DATE
- [ ] Gross margin filled in on every job so far — no gaps — DATE
- [ ] Follow-up log current, with a next date on every open estimate — DATE
- [ ] Weekly paperwork block held on the same day, every week — DATE

Days 61–90: Get the Most Cash

Build the parts that make month four easier than month one — then decide the hire on evidence, not exhaustion.

- [ ] Referral plan written: who refers you, what they get, and when you ask — DATE
- [ ] Care card standard on every handover, and the year-one check-in diarised — DATE
- [ ] Grout and caulk maintenance offered to every past customer — DATE
- [ ] Close rate calculated: estimates run versus jobs won — DATE
- [ ] Cost per lead calculated for every source you used — DATE
- [ ] Lifetime gross profit per customer estimated, referrals included — DATE
- [ ] Twelve-month forecast filled in against the seasonality index — DATE
- [ ] Tax and profit allocations running automatically on every payment — DATE
- [ ] First-hire scorecard completed honestly and the decision written down — DATE
- [ ] Job description and ramp plan written if the answer was yes — DATE
- [ ] Pre-mortem tripwires reviewed and updated with what actually happened — DATE
- [ ] Next ninety days drafted before this one ends — DATE

Milestones and Tripwires

A date for every milestone and an observable signal for every risk. Decide the response now, while nothing is on fire.

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

Decision Log

What you decided, why you decided it, and when you will look at it again. Memory rewrites reasons; paper does not.

DATE	DECISION	WHY	REVISIT ON