The Starving-Crowd Test for Your ZIP Codes

Three ZIP codes, three criteria each. Write the evidence you actually saw from the truck, not the score you are hoping for.

The three ZIP codes you can reach inside a twenty-minute tow, and why those three:

PAIN — which tree calls near you are urgent this week rather than someday? What did you see or hear that proves it?

PURCHASING POWER — age of the housing stock, mature trees standing over structures, owner-occupied share, and what that tells you:

TARGETABILITY — how you reach these streets cheaply and more than once, and what one attempt costs you:

Your Homeowner Avatar

One person, not a category. Write her the way you would describe her to a groundman who has to go meet her.

Who she is: the house, the household, the tree, and what changed about it recently:

What she is afraid of when a stranger with a saw walks into her yard — in her words, not yours:

What she typed into a search bar the night the limb came down:

What she has already tried, who let her down, and what that failure cost her:

Personal Runway Worksheet

Household costs only — the business budget lives in chapter 5. Total it, divide your savings by the total, and write the number of months at the bottom. That number is a safety control.

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

Demand by Month — Tree Service

The printed index is federal employment seasonality for the landscaping classification tree work sits inside, detrended and averaged over three years — a related measurement, not search data. Pencil your own storm season and leaf-off beside it.

MONTH	DEMAND INDEX	JOBS YOU EXPECT	REVENUE YOU EXPECT	WHAT YOU WILL DO IN THE SLOW MONTHS
Jan	0.81			
Feb	0.83			
Mar	0.88			
Apr	1.01			
May	1.08			
Jun	1.11			
Jul	1.11			
Aug	1.10			
Sep	1.07			
Oct	1.06			
Nov	1.01			
Dec	0.92			
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, and put a date in it. If the sentence does not describe the yard after you leave, it is not the dream outcome yet.

The dream outcome in one sentence: what is true about her yard, and by when:

What she is really buying underneath that — the worry she gets to put down:

How fast can you honestly deliver it, and what would have to be true to go faster?

What makes her believe you can do it — the proof she can check herself, today:

Obstacle → Solution Map

Fifteen reasons she does not say yes, sorted into knowledge, skill, environment and psychology — then the reversal for each. Cheap reversals beat clever 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

Every component you could include, scored twice. Keep high value and low cost, bonus the middle, cut anything expensive to you and invisible from her kitchen window.

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

Guarantee and Offer Name

Guarantee only what you control: your clean-up and your cuts. Then write the exclusions in the same size type, because the ones she reads later are the ones that cost you a customer.

What you guarantee, in one sentence a homeowner could repeat correctly:

Every exclusion, written out — weather, disease, saturated ground, other trades, anything you flagged:

Could you personally honour this remedy inside a week on your worst week? If not, rewrite it:

Three names for the offer. Say each out loud to somebody, then circle the one they repeat back correctly:

Service Area and Jobs You Will Not Do

Drive time with the trailer on, at the hour you really travel. Then the refusals, written before you need them.

Your service area in drive-time minutes, and the towns that fall inside it:

The streets and neighbourhoods with mature trees over structures — where density is already waiting for you:

Jobs you will refuse on safety grounds, and the exact words you will use to refuse them:

Jobs you will refuse on margin grounds, and who you will refer them to instead:

The Refuse-List — Post This Where the Phone Gets Answered

Tick each one only when the person answering your phone can say it out loud without checking with you first.

- [ ] Anything within reach of an energised conductor goes to the utility or a qualified line-clearance contractor — never to us — DATE
- [ ] The utility has been asked to sleeve or drop the service before we quote a tree near a conductor — DATE
- [ ] No job gets priced until the drop plan can be described out loud — DATE
- [ ] Standing dead timber gets assessed from the ground before anybody ties in — DATE
- [ ] No improvising around equipment we do not own — sub it, refer it, or decline it — DATE
- [ ] No homeowner, relative or neighbour inside the work zone, however helpful they intend to be — DATE
- [ ] No night work on a tree we have not seen in daylight — DATE
- [ ] No verbal change orders — the price only moves on paper, signed, before the work — DATE
- [ ] No job accepted while a storm is still passing through — DATE

Ten-Competitor Scan

Read them the way a worried homeowner reads them, on a phone, at night. Log the promise, not the price. The gap column is the whole point of the exercise.

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

Your One-Liner and Positioning Statement

Problem in her words, plan in three steps, result she can picture. If somebody asks a follow-up question, it is not finished.

The problem, in the exact words a homeowner used on the phone this month:

Your plan in three steps — short enough to count on fingers:

The result she gets, described as a picture rather than a service:

The whole one-liner, written out. Say it to three people, then rewrite it here:

Entity, EIN and Bank Setup

Boring, sequential, and finishable in a week. Tick the date on each one so you can prove to yourself the week happened.

- [ ] Decided the entity with an attorney or accountant, in writing, with the reason recorded — DATE
- [ ] Filed with the state and received the confirmation — DATE
- [ ] Applied for the EIN direct with the IRS at no cost — DATE
- [ ] Opened a business bank account that no personal money ever touches — DATE
- [ ] Opened a second account for tax set-asides on the same day — DATE
- [ ] Registered for state and local tax accounts where they apply — DATE
- [ ] Confirmed whether your services are sales-taxable in your state — DATE
- [ ] Called the city and county about local business licensing and wrote down who said what — DATE
- [ ] Checked for heritage, street and protected-tree ordinances in your top three ZIP codes — DATE
- [ ] Set up a business phone number that is answered or forwarded during working hours — DATE

License Requirements by State — Tree Service

Two of these twelve states license tree work specifically. The rest were checked against their own boards and statutes. Find your row, then verify it yourself with the board before you spend a dollar — rules move and this page does not.

STATE	LICENSE REQUIRED?	LICENSE	BOARD	FEE	EXAM
Kentucky	No statewide	—	Check city / county	—	No
Texas	No statewide	—	Check city / county	—	No
California	Yes	C-49 Tree and Palm Contractor	Contractors State License Board (CSLB)	$450–$650	Yes
Florida	No statewide	—	Check city / county	—	No
New York	No statewide	—	Check city / county	—	No
Pennsylvania	No statewide	—	Check city / county	—	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	No statewide	—	Check city / county	—	No
Maryland	Yes	Licensed Tree Expert	Maryland DNR Forest Service	$20–$30	Yes

Federal: ISA Certified Arborist (voluntary, national) (Not legally mandated anywhere, but preferred/required by many insurers, municipal RFPs, and property-management contracts; the credential most homeowners are told to check for). Rules change — confirm with the board before you spend a dollar.

Insurance Lines and Annual Cost Ranges

In a trade the law does not gate, this page is the gate. Fill the quote column with real numbers from real agents, and never quote yourself a premium from a website.

COVERAGE	TYPICAL ANNUAL COST	WHAT IT COVERS	YOUR QUOTE
General liability	$500–$1,656	Damage or injury you cause to others	
Workers comp	8–15 per $100 payroll	Your crew, hurt on the job	
Commercial auto	$1,800–$2,448	The truck and what it hits	
Bond	$100–$500	Not universally required — most states have no statewide tree-service bonding law, but a growing number of cities, states (e.g. Iowa requires $5,000 min for its contractor license), and commercial/municipal contracts require one	
Tools & equipment		Theft from the truck or site	
Umbrella		Above the GL limit	

Insurance Quote Log

Three agents minimum, and only agents who write tree service on purpose. Record the exclusions in the notes — the exclusion is the part that decides whether a policy is real.

CARRIER / AGENT	LINE	LIMITS	ANNUAL PREMIUM	DEDUCTIBLE	DECISION

Questions for Your Attorney and Accountant

One paid hour with each. Take the answers down while they are still talking, because you will not remember them in the truck.

- [ ] What does my entity actually protect when I am personally the person in the tree? DATE
- [ ] How should my work order be written for this state — and will you write it for me? DATE
- [ ] What has to be in a change order for it to hold up if we disagree later? DATE
- [ ] If I use a subcontracted climber, whose insurance answers when he is hurt on my job? DATE
- [ ] Are my services subject to sales tax here, and on which line items? DATE
- [ ] What should I be setting aside from every deposit, and into what kind of account? DATE
- [ ] How are the chipper, the truck and the climbing kit treated for tax, and does the order I buy them in matter? DATE
- [ ] What records do I have to keep, in what form, and for how long? DATE
- [ ] What does my liability policy exclude — height, cranes, subcontractors, line proximity? DATE
- [ ] What happens to my premium after one claim, and what does that do to my price list? DATE

Equipment Budget — Tree Service

Day-one items first, later items after. Fill your own column from local sellers. Anything marked later is a candidate for renting or subbing until a customer has paid for it.

ITEM	LOW	HIGH	DAY ONE?	YOUR PRICE	BOUGHT
Top-handle arborist climbing chainsaw (e.g. STIHL MS 201T)	$595	$969	Yes		
Ground/rear-handle chainsaw (e.g. STIHL MS 271 Farm Boss, 20")	$419	$540	Yes		
Tree climbing saddle/harness	$233	$650	Yes		
Arborist climbing rope (~120-150ft)	$500	$800	Yes		
Rigging blocks, rings, and slings	$37	$1,101	Yes		
PPE kit: helmet, chainsaw chaps, safety glasses, gloves	$200	$300	Yes		
Gas telescoping pole saw/pruner	$630	$690	Yes		
Tandem-axle open utility trailer (haul gear/brush)	$3,500	$6,500	Yes		
24ft fiberglass extension ladder	$300	$330	Yes		
Used wood chipper (towable, brush capacity) — not day-1 essential	$8,000	$25,000	Later		
Stump grinder (often rented instead of owned early on)	$1,000	$2,800	Later		
Debris vacuum / truck loader (optional, later-stage upgrade)	$1,350	$5,780	Later		
Essential equipment	**$6,414**	**$11,880**			

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

Total Startup Budget

Your numbers, not the printed ones. Total it, then set it beside the runway figure from chapter one and look at both at the same time before you sign anything.

LINE	LOW	HIGH	YOUR NUMBER
Essential equipment (previous page)	$6,414	$11,880	
Used 3/4-1 ton pickup truck (basic hauling, tow trailer)	$5,000	$20,000	
General liability, year one	$500	$1,656	
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	**$13,414**	**$36,536**	

Funding Sources

Rank them by what they truly cost, including the cost of being wrong. Anything you would be ashamed to explain at a family dinner belongs at the bottom.

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

Client-Financed Acquisition Plan

The deposit on job one pays for finding job two. Write the rule down now, while it is easy, because you will want to break it in the first slow week.

Your deposit policy: how much, when it is collected, and what it covers on your side:

The fixed share of every collected job that goes to finding the next one — and where it is held:

What you will rent or sub for the first ninety days instead of buying, and what that saves:

The trigger that tells you to buy the chipper: how many chipping days a month, for how many months running:

Typical Jobs and Price Ranges — Tree Service

National ranges as a sanity check, never as your price list. Fill your own column from what your market really pays, and remember the per-hour column is only honest if the hours include setup and the dump run.

TYPICAL JOB	LOW	HIGH	HOURS	PER HOUR (HIGH ÷ HOURS)	YOUR PRICE
Typical tree removal (medium tree)	$400	$1,100	4	$275	
Large/very large tree removal	$1,100	$2,015	8	$252	
Tree trimming/pruning (20ft tree)	$175	$750	3	$250	
Stump grinding (per stump)	$100	$500	1.5	$333	
Emergency/storm-damage tree removal	$450	$5,000	6	$833	
Land clearing (per acre)	$500	$5,000	10	$500	

Crews in this trade bill $50–$120 an hour (flat pricing). Technicians earn $19–$35 an hour.

Good / Better / Best Builder

Anchor with Best and subtract. The Good column still has to be work you would put your name on, or the whole ladder collapses.

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

Break-Even Hourly Rate

Every cost that arrives whether or not you cut. Then billable hours — the honest ones, after setup, teardown, the drive and the dump run have taken their share.

LINE	MONTHLY AMOUNT	NOTES
Your pay		
Insurance (all lines)		
Truck, trailer + fuel		
Software + phone		
Saws, rope + PPE replacement		
Dump and disposal fees		
Marketing		
Other fixed		
TOTAL monthly nut		
Billable hours per month		
Break-even hourly = nut ÷ hours		
Your rate = break-even ÷ (1 − margin)		

Markup vs Margin Table

Run the conversion once, then tape it inside the driver's door. Nobody should be doing this arithmetic in their head with a homeowner watching.

JOB COST	MARKUP %	PRICE	MARGIN %

Your Attraction Offer

It has to be worth having even if she never hires you. If it is only valuable as a lead-in, rewrite it until it is not.

The attraction offer in one sentence — what she gets and what it costs:

What you physically leave behind: what is written on it and who wrote it:

The next problems it honestly reveals on a typical property near you:

How you will know it is working — the number you will count each week:

Upsell and Downsell Plan

Upsells are the problems your finished work creates. Downsells change the scope, the finish or the timing — never the price of an identical job.

The three upsells you are already standing next to on a normal removal:

How you will prescribe rather than ask — the exact words, and the item you deliberately leave alone:

Your three downsells: one scope, one finish, one timing — with what each removes:

What you will say when somebody asks you to knock money off the same job:

Continuity or Referral Plan

This trade has no subscription, so build the list instead: the spring health call, the storm callback list, and the referral play that makes one job into two.

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

Cash in the First Thirty Days

Trace one customer through their first month and total the cash. If the bottom line will not fund finding the next customer, fix the sequence before you spend another dollar on advertising.

LINE	AMOUNT	HOW YOU GOT THE NUMBER
Deposit collected on signing		
Balance collected at close-out		
Stump or second-tree upsell		
Neighbour job won on the same street		
Downsell recovered from a no		
TOTAL cash in 30 days		
Cost to find that customer		
Cost to deliver the work		
30-day profit per customer		
Customers that profit could fund		

Job-Start Checklist

Nothing on this list takes longer than the argument it prevents. Run it out loud, even alone.

- [ ] Work order signed and deposit collected before the truck rolled — DATE ______
- [ ] Certificate of insurance sent to the customer by the agent — DATE ______
- [ ] Before-photos: lawn, drive, fence, gutters, and anything already damaged — DATE ______
- [ ] Tailgate briefing: climber, order of cuts, landing zones, rope path, lowering device — DATE ______
- [ ] Drop zone named out loud and who may not enter it — DATE ______
- [ ] Overhead check for conductors, service drops and anything energised — abort criteria stated — DATE ______
- [ ] Ground checked for septic, irrigation, downspout drains and soft ground — DATE ______
- [ ] Traffic control set and neighbours' vehicles moved or accounted for — DATE ______
- [ ] Homeowner, children and pets confirmed indoors or clear — DATE ______
- [ ] Emergency plan: address said out loud, nearest hospital, and how the truck gets out — DATE ______
- [ ] Climbing kit inspected today and logged — DATE ______
- [ ] Fuel, oil, chains and a spare rope on the truck before leaving the yard — DATE ______

Job-Close Checklist

The close is what buys the review. It happens in the yard, with her, before you collect and leave.

- [ ] Brush hauled and the trailer secured — DATE ______
- [ ] Chips blown or swept off every hard surface, including the neighbour's — DATE ______
- [ ] Lawn raked and ruts pointed out rather than covered over — DATE ______
- [ ] Stump handled as written on the work order, or the exclusion re-stated out loud — DATE ______
- [ ] Cuts checked: nothing flush, nothing torn, nothing left hanging — DATE ______
- [ ] After-photos taken from the same positions as the before-photos — DATE ______
- [ ] Walk-round with the homeowner, out loud, including anything that did not go to plan — DATE ______
- [ ] Balance collected on site — DATE ______
- [ ] Review asked for in person, while she is looking at the finished yard — DATE ______
- [ ] Property added to the list with trees, work done and what she was told to watch — DATE ______

Family Worksheet

Route density, equipment care, certifications and the weather rule — the four things that decide whether an outdoor trade makes money or merely stays busy.

Your route plan: how you will win the second and third job on a street you are already working:

Maintenance schedule by interval — daily, weekly, by hour count — and where the log lives:

Certifications you will pursue and by when: arborist, risk assessment, pesticide applicator:

Your written weather rule: wind, lightning, saturated ground, and the rain policy customers hear at booking:

Equipment Log

Saws, ropes, saddles, chipper, truck and trailer. Rope and saddle rows carry a retirement date, not a service date — write it the day you buy them.

ITEM	BOUGHT	COST	SERVICE DUE	SERVICED	NOTES

Your Warm 100 — 1 of 2

A hundred people, not a hundred prospects. Roofers, realtors and property managers get their own mark in the margin — they are worth more than the rest of the page combined.

#	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

Complete solution to one narrow problem, worth having on its own, and honest about the next problem it reveals.

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 that problem	

LTGP : CAC Worksheet

Lead cost means nothing alone. Count referrals as part of lifetime value in this trade — for most tree companies they are the largest part.

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

Rule of 100 — Daily Tracker

One channel. Every working day. Tick the box on the days you did not feel like it — those are the only ones that count for anything.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Cold reaches												
Warm reaches												
Content minutes												
Ad minutes / dollars												
Reviews requested												
Estimates booked												

WEEK NOTES

Estimate Visit Checklist

The visit is the audition. Tick these in order — the order is doing as much work as the items.

- [ ] Arrived inside the window you promised, and called if you were going to be late — DATE ________
- [ ] Walked the whole property before quoting anything, not just the tree she called about — DATE ________
- [ ] Pointed out the ground hazards yourself: septic, irrigation, drains, soft ground — DATE ________
- [ ] Said the word insurance before she had to, and arranged for the agent to send the certificate — DATE ________
- [ ] Named at least one thing that does not need doing this year — DATE ________
- [ ] Sketched the drop plan on the estimate where she could see it — DATE ________
- [ ] Priced Good, Better and Best, with the stump priced either way — DATE ________
- [ ] Stated plainly what would change the price and what would not — DATE ________
- [ ] Showed two photographs of comparable finished work — DATE ________
- [ ] Offered two real dates rather than asking her to think about it — DATE ________
- [ ] Explained the deposit without apologising for it — DATE ________
- [ ] Left the written walk-around behind whether or not she said yes — DATE ________

Objections and Replies — Tree Service

What she says, what she means, and your reply in your own words. Write them here, then say them out loud in the truck until they stop sounding like a script.

WHAT THEY SAY	WHAT IT REALLY MEANS	YOUR REPLY
The guy with the pickup said he would do it for half.	She is not really comparing prices. She is asking you to explain a difference she cannot see from the driveway, because you both own chainsaws and neither of you looks like a company.	
Can you just give me a ballpark over the phone?	She has been burned by a number that doubled once the truck was in the yard, and she is testing whether yours will hold.	
Take it down and leave the stump. My son-in-law has a grinder.	She is trying to shave the invoice on the line she thinks is optional, and she may not know what a stump does to a lawn mower or an ankle.	
My insurance said they might cover it. Can you bill them?	She wants it gone today and is hoping somebody else pays, and she is worried you will disappear while she waits for a claim decision.	
Can you come this weekend? It is leaning.	Fear — possibly justified, possibly a tree that has leaned since the Carter administration. She cannot tell the difference and it is keeping her awake.	
Are you an arborist? My neighbour said to ask.	Somebody told her to check for a credential and she does not know what the word means or how to verify it. She is asking you to make her feel safe.	
That is a lot more than I expected.	She has a number in her head from a neighbour's much smaller tree, or from a quote that did not include hauling, and nobody has ever shown her what she is buying.	

Your Proof Folder

Checkable beats persuasive. Everything on this sheet is something a homeowner could verify herself if she wanted to.

The six comparable jobs you will carry as before-and-after photographs, by species and situation:

The credentials you actually hold, and how a customer can verify each one herself:

The references you can name on request, and what each one would say about you:

What you give away freely at every estimate, and how you will keep it free:

Review Request Script

In the yard, out loud, before you collect. If she is not happy, you would rather learn it here than read it later.

Your review request, word for word, in language you would actually use out loud:

How you will send the link from the driveway, and who sends it if you forget:

What you will say and do if she hesitates rather than agreeing:

How you will reply to a review that is not five stars — the words, written before you need them:

First-Hire Scorecard

Evidence, not feelings. Name the jobs and the weeks in the evidence column — if you cannot name them, the answer is no.

SIGNAL	YES / NO	EVIDENCE
Turning away work weekly		
Working more than 55 hours		
Jobs delayed for want of a second pair of hands		
Cash covers 8 weeks of wages today		
A written job description exists		
A training month is planned, not improvised		
A 90-day decision date is in the calendar		

What a Groundman Really Costs

Fill every line from a real quote, not an estimate. The comp line is the one people leave blank, and it is the one that decides whether the hire works.

LINE	MONTHLY	ANNUAL	SOURCE OF THE NUMBER
Base wage			
Overtime, realistically			
Payroll taxes			
Workers compensation at your quoted rate			
Added general liability			
PPE, chaps and helmet			
His saw and its upkeep			
Training time you are not billing			
TOTAL fully loaded cost			
Extra revenue he makes possible			
Difference			

30 / 60 / 90 Ramp Plan

No saw in month one. Write what he must be able to do without you by each date, and what happens if he cannot.

MILESTONE	DAY 30	DAY 60	DAY 90

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

Draw the boxes, then write your own name in every box you currently occupy. The crowded ones are your hiring order.

At the first level: who does what, and which boxes still have your name in them?

At the second level: the hire that has to come before a second truck, and why:

At the third level: what you stop doing entirely, and who does it instead:

The one job you will hand over next, and the date you will hand it over:

Twelve-Month Forecast

The printed index is a national proxy. Adjust it for your storm season and your leaf-off before you trust a single month of it, then fill jobs, ticket, revenue, costs and profit.

MONTH	DEMAND INDEX	JOBS	AVG TICKET	REVENUE	COSTS	PROFIT
Jan	0.81					
Feb	0.83					
Mar	0.88					
Apr	1.01					
May	1.08					
Jun	1.11					
Jul	1.11					
Aug	1.10					
Sep	1.07					
Oct	1.06					
Nov	1.01					
Dec	0.92					
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, in pen. The deposits-held column is the important one — that money is other people's expectations until the tree is on the ground.

WEEK	CASH IN	CASH OUT	BALANCE	DEPOSITS HELD	NOTES

Profit First Allocations

Allocate on the day the money lands, not at month end. Set your own percentages from your own profit and loss after three months, then move them in small steps.

ACCOUNT	TARGET %	THIS MONTH $	ACTUAL %
Income (100%)			
Profit			
Owner pay			
Tax			
Equipment replacement			
Operating expenses			
Disposal and subs pass-through			

KPI Scorecard — Tree Service

Benchmarks, not targets. Fill your own beside them monthly and write one sentence explaining every gap — the sentence is worth more than the number.

MEASURE	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12
Estimate-to-job close rate (target 60%)												
Average job value (target 2,300 USD)												
Google Ads cost per lead (target 60 USD)												
Gross margin (target 50%)												
Net profit margin (target 17.5%)												
Labor cost as % of revenue (target 30%)												
Overhead as % of revenue (target 15%)												

WEEK NOTES

Monthly P&L

The one page you read every month, with last month beside it. Everything else is decoration.

MONTH	REVENUE	DISPOSAL + SUBS	LABOR	OVERHEAD	NET PROFIT

Days 1–30: Get Cash

One paid job, done well, photographed and reviewed. Date every tick, because the dates are the only evidence the month happened.

- [ ] Insurance bound and the certificate in hand before anything else — DATE ______
- [ ] Entity filed, EIN issued, bank and tax accounts open — DATE ______
- [ ] Offer written on one page: promise, stack, guarantee, exclusions — DATE ______
- [ ] Break-even hour calculated and price list written from it — DATE ______
- [ ] Refuse-list written and given to whoever answers the phone — DATE ______
- [ ] Business profile claimed, photographed and completed — DATE ______
- [ ] Warm hundred listed in full — DATE ______
- [ ] First twenty warm contacts made personally, one at a time — DATE ______
- [ ] Estimate visit checklist used on every estimate — DATE ______
- [ ] First job closed out to standard with before-and-after photographs — DATE ______
- [ ] First review requested in person and received — DATE ______
- [ ] Property list started with every address worked — DATE ______

Days 31–60: Get More Cash

Stop chasing strangers for a month. Everything here happens on properties and streets you are already standing on.

- [ ] Prescribed list used on every property, including the item you say does not need doing — DATE
- [ ] Stump priced on every removal estimate, taken or not — DATE
- [ ] Cards hung on the six nearest doors of every job — DATE
- [ ] Price raised one uncomfortable step on a full batch of estimates — DATE
- [ ] Close rate tracked before and after the increase — DATE
- [ ] Three downsells written: one scope, one finish, one timing — DATE
- [ ] Remaining warm hundred contacted — DATE
- [ ] Rule of 100 tracker filled every working day — DATE
- [ ] Weekly office hour happening on a fixed day — DATE
- [ ] Monthly profit and loss read with last month beside it — DATE

Days 61–90: Get the Most Cash

Referrals, the lists, the hire decision, and the slow months booked while the weather is still good.

- [ ] Three referral coffees a week with roofers, agents or property managers — DATE
- [ ] Spring health-call list built and past customers told they are on it — DATE
- [ ] Storm priority callback list built and communicated — DATE
- [ ] Dormant-season pruning sold with deposits taken for winter dates — DATE
- [ ] First-hire scorecard and true-cost sheet completed — DATE
- [ ] First-hire decision made and written down, whichever way it went — DATE
- [ ] Twelve-month forecast rebuilt using your own three months of real numbers — DATE
- [ ] Tripwires written with dates and shared with whoever lives on your runway — DATE

Milestones and Tripwires

A milestone with no tripwire is a wish. Write the number that tells you it has gone wrong, and the response, before you need either.

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

Decision Log

Every decision that mattered, why you made it, and when you will look at it again. In a year this page is the most valuable one in the book.

DATE	DECISION	WHY	REVISIT ON