FREE WORKBOOK / PRICING AND CASH

Price your work with room to breathe.

A full calendar is not enough if each job consumes more money and time than it returns. Use this workbook to separate revenue, delivery cost, fixed costs and cash timing. The examples are fictional and are not advice on tax or financial products.

1. Calculate contribution per job

Example job	Amount	What it means
Price collected	$500	Use the amount actually retained, excluding taxes collected for others.
Materials and travel	$90	Costs caused by doing this job.
Delivery labor	$180	Include your own delivery time at a realistic cost.
Other variable costs	$30	For example, processing or job-specific supplies.
Contribution	$200	500 - 90 - 180 - 30. Available for overhead and profit.

Contribution margin = $200 / $500 = **40%**. This is not net profit. Rent, software, administration and other fixed costs still have to be covered. Avoid counting the same labor or cost twice.

2. Estimate the volume you need

If monthly fixed costs are $2,000 and contribution per job is $200, operating break-even is 10 jobs before additional profit targets and tax. A $1,000 surplus target requires 15 jobs: ($2,000 + $1,000) / $200. Round up and check that you can actually deliver them.

Your numbers: price ____ minus variable costs ____ = contribution ____
Fixed monthly costs ____ / contribution ____ = jobs to cover costs ____

Build a quote you can explain.

3. Define the work before the price

Customer and outcome: ______________________________________
Included deliverables: _______________________________________
Not included / assumptions: __________________________________
Expected labor hours and cost: _______________________________
Materials, travel and other variable costs: ______________________
Price, payment schedule and due date: ___________________________
How extra work is approved: __________________________________

4. Test the cash gap

A profitable job can still cause a cash shortage. In this example a business starts with $300, receives a $100 deposit, pays $300 in delivery costs, then receives the $400 balance. Its lowest cash balance is $100. If the balance is late and another $150 bill arrives first, the timing creates a $50 shortfall.

Date / event	Cash in	Cash out	Running balance
Opening cash			$300
Deposit received	$100		$400
Costs paid		$300	$100
Final payment	$400		$500
Your next job: ______	______	______	______
Next bill: ______	______	______	______

Write the dates, not just the totals. Confirm deposits, milestones and acceptance terms in writing. Use conservative timing for uncertain payments; do not treat an unsigned quote as cash.

SEVEN-DAY ACTION PLAN

Find the profitable next move.

Day	Action	Decision
1	List every cost on one recent job.	Which costs were missed?
2	Add delivery time, including your own.	Is contribution still positive?
3	List monthly fixed costs separately.	What volume covers them?
4	Compare required volume with capacity.	Can you deliver it reliably?
5	Draft a clearer scope and change process.	What should be included or separate?
6	Place bills and collections on a calendar.	Where is the lowest cash point?
7	Test one revised quote or cost change.	What result would justify keeping it?

Before accepting another job

[ ] The scope and exclusions are written.
[ ] Contribution is positive using realistic costs.
[ ] Capacity and payment timing are workable.
[ ] Extra work has an approval process.
[ ] I know which assumption would change this decision.

Make the numbers your own

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