SIMPLE CONTRACTOR SYSTEMS

THE CONTRACTOR MARGIN-LEAK CHECKLIST

Twelve places field-service operations quietly lose money, and how to tell if yours is one of them.

> Most contractors do not lose margin in one big place. They lose it in a dozen small ones that never show up until the job is closed and the money is already gone. Run your operation through this list. Every box you cannot check with confidence is a place worth a closer look.

KNOW YOUR NUMBERS BEFORE THE JOB CLOSES

- [ ] **1. Live job costing**
  You can see a job's margin while it is still open, not weeks after closeout. **If you only learn the number after the fact, you cannot save the job that is bleeding.**

- [ ] **2. Bid versus actual**
  Every job gets compared to its estimate on labor, materials, and equipment. **Drift you never measure is drift you repeat.**

- [ ] **3. Change orders**
  Extra work is captured and billed the same week it happens. **Unbilled change orders are the most common silent write-off in the trades.**

TURN FINISHED WORK INTO CASH FASTER

- [ ] **4. Billing cycle time**
  You know how many days pass from job close to invoice sent, and that number is shrinking. **Every day in that gap is a day your money sits in someone else's account.**

- [ ] **5. Closeout packets**
  Documentation is complete on the first submission, not kicked back for missing paperwork. **A rejected closeout is a finished job that does not get paid this month.**

- [ ] **6. Rate codes**
  Unit and rate codes are mapped to each contract and applied automatically. **Hand-keyed rates are where margin quietly rounds down.**

- [ ] **7. Receivables**
  You know your aging and your current percentage without stopping to build a report. **What you do not watch, you do not collect.**

STOP PAYING THE OFFICE TAX

- [ ] **8. Single entry**
  Field data is captured once, not retyped across three systems. **Every retype is an hour paid twice and an error waiting to happen.**

- [ ] **9. One source of truth**
  Job status and billing live on the same record. **When they disagree, someone spends a day reconciling instead of selling.**

- [ ] **10. Owner visibility**
  You can answer "how are we doing" in minutes, from anywhere. **If the answer lives only in your head, the business cannot run without you in the room.**

BE READY FOR THE MONEY

- [ ] **11. Clean financials**
  Your books are current enough that you could hand them to a lender tomorrow. **Fundability is built in the ordinary months, not the week you need the loan.**

- [ ] **12. Cash forecast**
  You can see cash 30, 60, and 90 days out, not just today's balance. **Growth dies from running out of cash, not from running out of work.**

HOW DID YOU DO?

If you left more than a couple of boxes unchecked, that is not a failing, it is a map. Every open box is money the system is not catching yet. On a 20-minute fit call we will tell you which one is costing you the most right now, and whether an Operations Audit would find real money in your operation or whether off-the-shelf software is the better call for you. No pitch, no deck.

BOOK YOUR FIT CALL

Or email Hello@SimpleContractorSystems.com and tell us the one box that stung the most.