MotionOps

CONTRACTOR STARTER HUB · START YOUR CONTRACTING BUSINESS

One-Page Business Plan

Fill it in this week, in pencil first: what you'll do and won't, for whom, where, how many hours you can bill, what each hour has to earn, and how you'll run the business side.

This is general information to help you plan, not legal or tax advice. Where a line touches contracts, deposits or taxes, check it with an attorney or an accountant.

1. What you'll do, and what you won't

Run your last ten jobs through four questions. Four yeses: it goes on your **included** list. Any no: it goes on your **not doing yet** list, with what would have to change (a tool, a helper, a license).

Job	Alone, or with help I can get?	Own the tools?	Within my skills and license?	Take it again at a fair price?	Included, or what would have to change
Example Interior repaint, occupied home	Yes	Yes	Yes	Yes	Included
Example Exterior repaint	No	No	Yes	Yes	Not yet: ladders and a helper

INCLUDED: SHORT ENOUGH TO SAY IN ONE SENTENCE

NOT DOING YET, AND WHAT WOULD HAVE TO CHANGE

2. Your customer

THE ONE TYPE I'LL START WITH (HOMEOWNERS, LANDLORDS, PROPERTY MANAGERS, GCS WHO HIRE SUBS, BUSINESSES). CAN'T ANSWER A QUESTION BELOW? ASK TWO OR THREE PEOPLE WHO ALREADY WORK FOR THAT CUSTOMER TYPE

Question	Why it matters	My answer
How do they find a contractor?	Where to show up: referrals, Google, a GC's sub list, a vendor list	
Who decides, and who pays?	A property manager may need the owner's OK; a GC may pay you only after they're paid (read the subcontract)	
When do they pay?	The cash you carry between finishing and getting paid	
What paperwork do they ask for?	Often proof of insurance, a license number, a written contract, a Form W-9	
Will they hire you again?	Whether one good job can turn into several	

3. Your service area

Price the drive before you add a place: drive time is time you can't bill. Every place on the list also has license and permit rules to check.

Town or county	Minutes each way	Hours lost a day (both ways)	Days on a typical job	Billable hours lost	× hourly target = time lost	Decision
Example Far-away town	45	1.5	5	7.5	7.5 × $73 = about $550, plus fuel	Build it into quotes, or leave it off for now

4. Your one sentence

I help [customer] with [service] in [area]. Example: I help homeowners with interior repainting of occupied homes on the north side of the county.

5. Your capacity and your hourly target

	Example: a one-person painter	Mine
Job days a week	4	
× hours on the job per day	7	
= **billable hours a week**	28	
Working weeks a year (minus holidays, sick days, slow weeks)	44	
× billable hours a week = **billable hours a year**	1,232	
What the business needs in a year: pay before taxes + overhead + profit	$90,000	
÷ billable hours a year = **what every billable hour has to bring in**	about $73	

Two traps: Count only hours on the job, not 40 a week: quoting, driving, buying materials and paperwork aren't billable. Don't count 52 weeks either; if unsure, count fewer. **The result is your labor price:** it already includes your pay, overhead and profit, so don't mark it up again. Bill materials separately, with your markup.

6. The business side

One line for each of the owner's jobs, plus your key partners. These are starting rules, not the only way to do it.

	Starting rule	My line
Finding work	20 people who've seen your work (past customers, GCs, suppliers, neighbors of past jobs), contacted before you spend on ads	
Pricing	Your hourly target from section 5, plus materials with a markup	
Getting paid	Terms in writing before work starts: a deposit, then the balance on completion. Some states limit deposits: check yours	
Keeping records	Separate business account; every receipt photographed the day you pay it; part of every payment set aside for taxes (ask your accountant how much)	
Organizing the work	One calendar for all jobs; every customer gets a start and expected finish date in writing	

	Starting rule	My line
Key partners	Supplier, insurance agent, accountant, someone to help on bigger jobs: names and numbers	