



MILLION DOLLAR TRADIE

PROFIT & CASH BOOTCAMP



MILLION DOLLAR TRADIE

How To Attend a One-Day Intensive

The average (growing) Plumber or Electrician spends \$958 a year on some form of self-improvement. Seminars, books, CDs, DVDs, Software systems or courses to make themselves better people and better business people, in short: to make more money.

Seminars and courses are the best opportunities because they're live performances. They offer 'in-your-face- information' that is timely— which makes you evaluate the information in terms of what you are doing 'right now'.

Business people go to live seminars eager to get more information, but few know how to attend for maximum benefit. Here are a few guidelines and ideas I've compiled for both seminar leaders and seminar attendees - These tips will ensure you walk away with the gold:

1. **Lower your sensitivity meter - or better yet, turn it off.**
You're here to get information not be offended by a remark or word.
2. **Self-evaluate it, don't "I know it".**
When you hear a fact that will make you better, don't tell yourself "I know that" rather ask yourself, "how good am I at that?". Self-evaluation is the only way to get better.
3. **Search for idea-gold**
Look for what you don't know - not what you do know. Try to walk away with 6 things you can use tomorrow.
4. **Listen with the intent to understand**
Don't cut off the thought too soon. Stick with it...listen all the way out. Don't be smarter than the presenter - just listen with the intent to learn and get better.
5. **Don't do it like they do it. Do it like you do it**
Adapt the seminar leader's concepts and words to your personality and style.
6. **Ask anything, any time**
Challenge anything any time. If you don't understand, ask why. Write down questions as they occur to you and ask them at the first appropriate moment.
7. **All information won't work all of the time**
So what? Pick out what WILL work and concentrate on that.
8. **Take the general information and adapt it to your situation**
Think, "how will this work in my business?" Try to adapt the principle as soon as you hear it.
9. **Don't criticise the presenter**
instead listen for the one or two gems that may impact you forever.
10. **Your objective is to make yourself better**
That's why you came in the first place. Don't strut what you already know. Find the "BFOs (Blinding Flashes of the Obvious)" and convert them to your world. Leave with new things that will help you, not the same information you came with.
11. **Sit with someone you don't know**
Stay away from the people you came with. Make new friends. Look for a potential new customer or contact.
12. **Take great notes and record them at the end of the event**
Too many times great ideas go fallow before they have a chance to be implemented. All great seminar ideas fall victim to the every day work that awaits you after the event. If you record your notes and listen to them every day for two weeks, you are more likely to do the things you would have put off for a month, maybe forever.

Notes

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Specialist Business Training for Plumbers and Electricians

MODULE 1 ***LOOK IN THE MIRROR***



PROFIT & CASH BOOTCAMP

Notes



1. Circle Of Influence



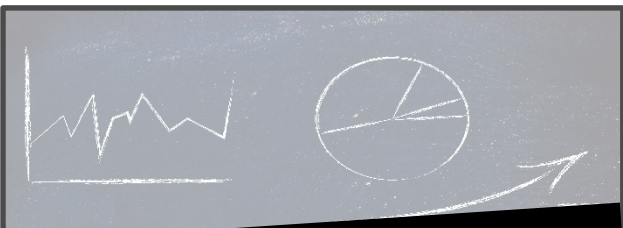
2. Think Proactively



3. Get Creative



4. Demand More



5. Quantify Your Vision

Notes

Action Steps

Backburners

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MODULE 2 ***SET TARGETS***



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Planning For Profit

Set Sales Targets

Enter Desired Profit (After Tax):	
Add Fixed Costs (Incl. Your Salary):	
Equals Desired Gross Profit:	
Enter Target Margin:	
Divide Gross Profit By Gross Profit % To Give Required Annual Sales:	
Divide Annual Sales by 12 to give Monthly Sales Target:	

Calculate # Of Jobs

Enter Average Sale:	
Divide Monthly Sales by Average Sale (Jobs Needed Per Month):	

Determine Marketing Needs

Enter Your Conversion Rate:	
Divide Number Of Jobs By Conversion Rate (Leads Required):	

Key Performance Indicators

KPI	Budget	Actual
Sales	\$176,666.67	
Gross Profit (Dollars)	\$70,666.67	
Gross Profit (Margin %)	40%	
Net Profit (Dollars)	\$35,666.67	
Number of Jobs	252	
Number of Leads	337	
Leads by Source (please list)		
Conversion Rate (Enquires to Jobs)	75%	
Average Sale	\$700	
Accounts Receivable (% plus 30 days)		
Accounts Payable (% plus 30 Days)		
Labour Utilisation Rate	92%	

Please include any notes required to explain your KPI's:

Elite Electrical - Budget

2018

	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	TOTAL
<i>Readme...</i>													
Cost of Goods Sold													
Cost of Sales - Materials	52,500	52,500	52,500	52,500	52,500	52,500	52,500	52,500	52,500	52,500	52,500	52,500	630,000
Cost of Sale - Subbie	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	48,000
Cost of Sales - Labour	33,500	33,500	33,500	33,500	33,500	33,500	33,500	33,500	33,500	33,500	33,500	33,500	402,000
Total Cost of Sales	90,000	90,000	90,000	90,000	90,000	90,000	90,000	90,000	90,000	90,000	90,000	90,000	1,080,000
GROSS PROFIT	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	720,000
%	40.0%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%
OVERHEADS													
Bank Fees	135	135	135	135	135	135	135	135	135	135	135	135	1,620
ACC Levies	756	756	756	756	756	756	756	756	756	756	756	756	9,072
Marketing	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	21,600
Power	502	502	502	502	502	502	502	502	502	502	502	502	6,024
Phone	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	13,200
Repairs and Maintenance	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	2,965	35,580
Fuel	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	33,600
Road User Charges	745	745	745	745	745	745	745	745	745	745	745	745	8,940
Accounting	850	850	850	850	850	850	850	850	850	850	850	850	10,200
Insurance	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	16,800
Rent	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	37,200
Interest	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000
Stationery	425	425	425	425	425	425	425	425	425	425	425	425	5,100
Office Wages	7,250	7,250	7,250	7,250	7,250	7,250	7,250	7,250	7,250	7,250	7,250	7,250	87,000
Directors Salaries	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	96,000
Subscriptions	550	550	550	550	550	550	550	550	550	550	550	550	6,600
General Expenses	1,122	1,122	1,122	1,122	1,122	1,122	1,122	1,122	1,122	1,122	1,122	1,122	13,464
TOTAL OVERHEADS	35,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000	35,000	420,000
NETT PROFIT	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	300,000
%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%	17%
CUM. NET PROFIT	25,000	50,000	75,000	100,000	125,000	150,000	175,000	200,000	225,000	250,000	275,000	300,000	

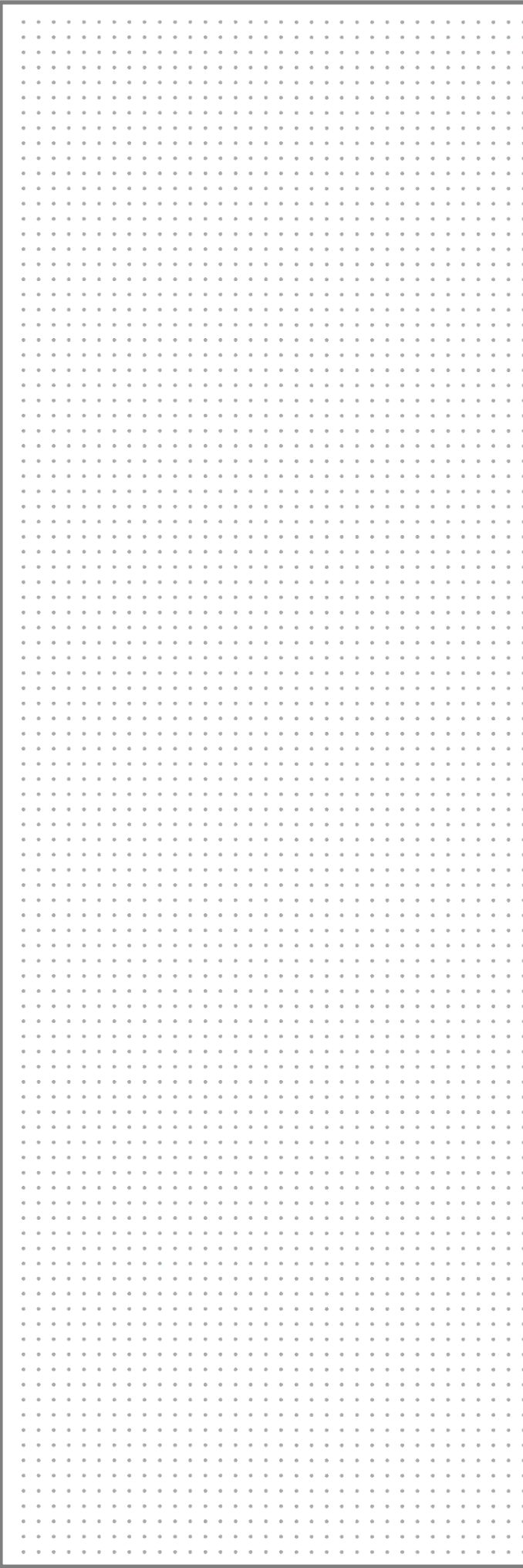
Margin Examples

40% Gross Profit Margin:

Materials	35%
Subbies	2.7%
Labour	22.3%

35% Gross Profit Margin:

Materials	37%
Subbies	3.5%
Labour	24.5%



Action Steps

Backburners

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MODULE 3 ***CLIENT OF THE QUARTER***



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MODULE 4 **MASTERMIND**



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The Mastermind

My business challenge is...

My specific question is...

Notes

Action & Insights...

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MODULE 5 **TELL THE STORY**



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1. Learn the Lingo



2. Compare Your Result



3. Keep It Clean



4. Profit VS Cost



5. Make It Monthly

Chart Of Accounts Template

Chart of Accounts Template

The logo for Profitable Tradie, featuring the words "PROFITABLE" and "TRADIE." in a white, sans-serif font on a dark blue background.

A chart of accounts is the codes you use to categorise the transactions in your business into the right groups. For instance: Sales, Cost of Goods Sold, Expenses, Assets, Liabilities and Capital. Within each area you have sub codes. For instance: Fuel, ACC, Insurance, Wages etc.

Your Bookkeeper or Accountant will help you set up your chart of accounts. There are a couple of key points to ensure your Bookkeeper or Accountant has covered.

Sales:

You can break the sale into different categories for more detailed analysis. For example:

- Maintenance
- Drain Laying
- Construction

Creating codes to this level of detail is not a must but it helps analyse which type of jobs are most profitable.

Cost of Goods Sold:

The basic codes needed are:

- Labour or Wages (on the tools only)
- Materials
- Subcontractors
- Equipment Hire

You can break these codes down into different categories as above for more detailed analysis. For example:

- Labour Maintenance
- Materials Maintenance
- Subcontractors Maintenance

You will also need to create a Work in Progress (WIP P & L) code for your Profit and Loss Statement and a Work In Progress (WIP Bal) for your balance sheet.

If you carry large amounts of stock in your workshop you will also need a Stock (P & L) for your Profit and Loss Statement and a Stock (Bal) for your balance sheet

Fixed Costs:

All other expenses are included in the fixed costs. Note the following are included in fixed costs:

- Administration / Office Wages
- Salaries (for people off on the tools e.g. Operations Manager and Business Owner)

Please note that if you take drawings this will not show on your Profit and Loss Statement. You simply add the drawings back once you're completed the monthly Profit and Loss by hand to get a realistic monthly performance. Your Accountant will tidy up your Shareholders Salary at the end of the financial year.

Profitability Formulas

The logo for 'PROFITABLE TRADIE.' is located in the top right corner. It features the words 'PROFITABLE' and 'TRADIE.' stacked vertically in a white, sans-serif font. The text is set against a dark blue background that is part of a larger graphic element consisting of a white diagonal line and a dark blue trapezoidal shape.

Profitability Formulas

Gross Profit = Sales – Cost of Goods Sold

Net Profit = Gross Profit – Fixed Costs

Gross Profit Margin = (Gross Profit ÷ Sales) x 100

Net Profit Margin = (Net Profit ÷ Sales) x 100

Mark Up = (Gross Profit ÷ Cost of Goods Sold) x 100

Profit & Loss Example

Profit and Loss Statement for July 2017

SALES			
			\$122,000
LESS COST OF GOODS SOLD			
Opening Stock	\$10,000		
Opening WIP	\$10,000		
Wages (on the tools)	\$19,500		
Materials	\$39,000		
Sub Contractors	\$14,700		
Less closing stock	\$10,000		
Less Closing WIP	\$10,000		
		\$73,200	
GROSS PROFIT			\$48,800
LESS FIXED COSTS			
Bank fees	\$135		
ACC Levies	\$756		
Marketing	\$778		
Power	\$502		
Phone	\$810		
Repairs & Maintenance	\$2,965		
Fuel	\$1,779		
Road user chargers	\$375		
Accounting	\$850		
Insurance	\$711		
Rent	\$1,800		
Interest	\$917		
Stationery	\$386		
Office Wages	\$6,696		
Salaries	\$7,200		
Subscriptions	\$321		
General Expenses	\$1,023		
		\$28,004	
NET PROFIT (PRE-TAX)			\$20,796

Direct Costs (include your wages if you are on the tools)

Fixed Costs (overheads / indirect costs)

Include a market salary for yourself if you're off the tools

Profit & Loss

Profit and Loss Statement for XYZ Ltd

INCOME	2015
Sales	\$ 1,800,000
Cost of Goods Sold	
Opening Stock	\$ 10,000
Opening Work in Progress	\$ 10,000
Materials	\$ 639,000
Subcontractors	\$ 48,000
Wages	\$ 403,500
Less Closing Stock	-\$ 10,000
Less Closing Work in Progress	-\$ 10,000
Total Cost of Sales	<u>\$ 1,090,500</u>
GROSS PROFIT	\$ 709,500
OVERHEADS	
Bank Fees	\$ 1,620
ACC Levies	\$ 9,072
Marketing	\$ 21,600
Power	\$ 6,024
Phone	\$ 13,200
Repairs and Maintenance	\$ 35,580
Fuel	\$ 33,600
Road User Charges	\$ 8,940
Accounting	\$ 10,200
Insurance	\$ 16,800
Rent	\$ 37,200
Operations Manager	\$ 48,000
Interest	\$ 7,452
Stationery	\$ 5,100
Office Wages	\$ 87,000
Directors Salaries	\$ 96,000
Subscriptions	\$ 6,600
General Expenses	<u>\$ 13,464</u>
TOTAL OVERHEADS	<u>\$ 457,452</u>
NET PROFIT (pre-tax)	<u><u>\$ 252,048</u></u>

What Is My Gross Profit Margin?

Refer to the Profit & Loss Statement from the previous page:

Exercise

Formulas are on Page.37

Back Costing

Sales \$ _____

Less Cost of Goods Sold

Wages \$ _____

Materials \$ _____

Total Cost of Goods Sold \$ _____

Gross Profit \$ _____

Gross Margin % _____ %

Mark Up % _____ %

Sales - \$6220.00 (excl. GST)

Labour

John ... 30.5 hours @ \$32.00 (\$976.00)

Nick... 20 hours @ \$26.00 (\$520.00)

Jacob... 8 hours @ \$18.00 (\$144.00)

Materials – Merchant Plus

Invoice #1 ... \$1602.49

Invoice #2 ... \$638.49

Invoice #3 ... \$14.54




Exercise

Formulas are on Page.37

The Profit Maximiser Checklist

THE PROFIT MAXIMISER™ CHECKLIST

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 PRICING	 PRODUCTIVITY	 UTILISE YOUR ASSETS
<ul style="list-style-type: none"> <input type="checkbox"/> Have a target margin for each type of work (e.g. Maintenance 55% plus, New Homes 35-40%). <input type="checkbox"/> Price for Gross Profit Margin, rather than Mark-up. <input type="checkbox"/> Charge a service fee for attending a job (e.g. \$165 for turning up, including first 30 mins of labour, no materials). <input type="checkbox"/> Charge for all variations. <input type="checkbox"/> Exclude variations from contract retentions. <input type="checkbox"/> Include a specified number of trips to site & charge for extra trips. Stop Contractors messing you around. <input type="checkbox"/> Create set prices for regular maintenance / servicing jobs. Make set prices higher than time & materials invoices. <input type="checkbox"/> Increase your mark-up on materials and / or sub-contractors. <input type="checkbox"/> Increase your hourly charge out rate. Aim to be in the top 25% of charge out rates. Companies charging the average rate seldom make good profit. <input type="checkbox"/> Increase the charge out rate for apprentices. <input type="checkbox"/> Charge tradesmen rates when doing tradesmen work. <input type="checkbox"/> Limit the amount of charge out rates. Different rates for different clients generally means you are discounting more than you should. <input type="checkbox"/> Charge more for specialist work (e.g. gas fitting, heavy industrial, advanced electronics and programming etc). <input type="checkbox"/> Increase your travel charge. Create a "Travel Zone" with increasing charges the further the zone is from the workshop. <input type="checkbox"/> Increase your consumables charge. 	<ul style="list-style-type: none"> <input type="checkbox"/> Back cost every job to determine profit and hours used. <input type="checkbox"/> Review the margin on every charge up invoice prior to sending to ensure you are hitting your gross profit margin targets. <input type="checkbox"/> Institute a replace rather than repair policy. <input type="checkbox"/> Negotiate better price and terms with suppliers. <input type="checkbox"/> Create Pre-Job checklists to ensure jobs are well organised. <input type="checkbox"/> Create Quality Assurance checklists to ensure jobs are completed right the first time. <input type="checkbox"/> Ensure you have the best tools and equipment so that jobs are completed quickly and efficiently. <input type="checkbox"/> Manage your team combinations so the best mix of skills are on the right jobs. <input type="checkbox"/> Use apprentice and semi-skilled labour for less complex jobs (e.g. group or high-volume builders). <input type="checkbox"/> Build a high performing team culture that values hard work, accountability and self-motivation (i.e. Core Values, Rules of the Game, Performance Appraisals, Incentives, Team Meetings etc). <input type="checkbox"/> Create a Van Stock template to ensure trips to the merchant are minimised. <input type="checkbox"/> Create a material ordering process to ensure materials are on site, on time. 	<ul style="list-style-type: none"> <input type="checkbox"/> Reduce or eliminate labour-only work as you are unable to sell materials with labour. <input type="checkbox"/> Ensure the team only takes their appropriate breaks for smoko and lunch. <input type="checkbox"/> Charge clients for trips to suppliers that result from completing their job. <input type="checkbox"/> Have tradespeople travel directly to site rather than coming to the workshop each morning. <input type="checkbox"/> Install GPS units in all trucks / vans to track vehicles, keep team members accountable and provide information when clients query invoices. <input type="checkbox"/> Improve your job scheduling process by training a dedicated person (people) and having a back stop of non-urgent jobs. <input type="checkbox"/> Market locally to reduce travel times and improve scheduling efficiency. <input type="checkbox"/> Grow your sales to maximise the fixed costs on your business. <input type="checkbox"/> Choose profitable market niches rather than price competitive jobs. <input type="checkbox"/> Proactively market your business to increase your choice around clients and jobs. Work with the higher profit clients and sack the low profit clients.

What Is My Net Profit Margin?

Refer to the Profit & Loss Statement from page 39:

Exercise

Formulas are on Page.37

Work In Progress Calculator

Contract Price	\$ 30,000.00	(Original Contract plus approved variations)
Budget To Build	\$ 18,000.00	(Adjust to reflect Unders and Overs as they occur)
Invoices Sent	\$ 5,000.00	(Invoices Entered and Sent to Clients)
% Complete	16.7%	(Invoices Sent divided Contract Price)
Invoices, Costs Received	\$ 11,200.00	(Invoices Entered from suppliers and wages paid)
Correct Costs for Period	\$ 3,000.00	(Budget To Build multiplied by % complete)
WIP Calculation	\$ 8,200.00	
Create 2 New Nominal Codes 1 in the Balance Sheet 'WIP Bal' 1 in the Profit & Loss 'WIP P&L'		
Last Day Of Month Relating To Calculation	31/10/2018	
Journal Entries	Date	Account Type Affect Amount
	31/10/2018	WIP (Bal) Debit Asset Up \$ 8,200.00
	31/10/2018	WIP (P&L) Credit COGS Down \$ 8,200.00
	1/11/2018	WIP (Bal) Credit Asset Down \$ 8,200.00
	1/11/2018	WIP (P&L) Debit COGS Up \$ 8,200.00

Journal Entries for WIP

Reports

Summary Custom Drafts Published Archived

Search Reports



Financial

★ Balance Sheet
Budget Manager
★ Cash Summary
☆ Movements in Equity
★ Profit and Loss
☆ Profit and Loss New
...

Tax

☆ GST Reconciliation
★ GST Return

Accounting

☆ Account Transactions New
☆ Bank Reconciliation Summary
☆ Contact Transactions - Summary New
☆ Foreign Currency Gains and Losses
☆ General Ledger
★ Journal Report
☆ Trial Balance New
...

Sales

★ Aged Receivables
☆ Aged Receivables Detail New
☆ Customer Invoice Report
...

Purchases

★ Aged Payables
☆ Aged Payables Detail New
☆ Billable Expenses - Outstanding New
☆ Supplier Invoice Report
...

Inventory

☆ Inventory Item Summary New
☆ Inventory Items Summary
☆ Sales By Item
...

Payroll

Gross Earnings
Leave Transactions

Action Steps

Backburners

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MODULE 6 ***GUEST SPEAKER***



Nick Kerr
EC Credit Control

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Notes

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Specialist Business Training for Plumbers and Electricians

MODULE 7 **BUILDING YOUR PLAN**



PROFIT & CASH BOOTCAMP



Marketing

	Start	30 Days	90 Days	1 Year
Choose Niche(s) Market(s) (e.g. Maintenance, High End Homes, HVAC etc.)				
Unique Selling Proposal (USP)				
Customer Database				
Regular Newsletter				
Record Source of Leads				
Marketing 10 x 10 (Marketing Plan)				
Guarantee				
Review / Update Website				
Landing Pages for Website				
Lead Generation Magnet				
Google Ad Words				
On-Line Directories				
Social Media				
Strategic Alliances (Property Managers, Kitchen / Bathroom suppliers etc.)				

Start
30 Days
90 Days
1 Year

Vehicle Signage				
Site Signage				
Building Signage				
Program for Servicing Work				
Flyers				
Marketing Student				
Direct Mail to Niche Markets				
Customer Farming				
Client Surveys				
Plumbing / Electrical Inspection Checklist				
Fridge Magnets				
Switchboard Stickers				
Personal profile				



Sales

	Start	30 Days	90 Days	1 Year
Map Sales Process				
Test & Measure Conversion Rate				
Sales Scripts				
Phone Scripts				
Enquiry Scripts				
Prospect Questionnaire				
Information "Wow" Pack				
Sales Training				
Set Price Book				
Video and Written Testimonials				
Quotes and Action Plans				
Visual Sales Presentation				
CRM System				
Uniforms				
Autoresponder Sequence				
7 reasons to "Choose Us"				
FAQ's				
Quote Follow Up Scripts				

Start
30 Days
90 Days
1 Year



Systems

Start
30 Days
90 Days
1 Year

Office

	Start	30 Days	90 Days	1 Year
A to Z of Operations				
Job Management Systems				
Administration manual				
"Cloud" Accounting system				
Code of Conduct				
Email Templates				
Pre-Job Checklists				
Quality Assurance Checklists				
Team Induction Checklist				
Health and Safety Program				

Start
30 Days
90 Days
1 Year

Onsite

	Start	30 Days	90 Days	1 Year
Equipment / Tool Management System				
Operations Manual				
On-Line Job Cards				
Job cards				
Handover checklist				
Online Job Cards				
Task Analysis (who, what, when)				
Hand Over Checklist				
Sub-Contractor Hand Over Checklist				
Training Videos for Office Process (JING)				

Start
30 Days
90 Days
1 Year



Team

	Start	30 Days	90 Days	1 Year
Core Values				
Code of Conduct				
Job Descriptions				
Employment Agreements				
KPI's (Key Performance Indicators)				
Hiring Process				
Interview Scripts				
Unique Hiring Proposition				
DISC Profiling				
Vision Statement				
Mission Statement				
Team Culture				
Team Fun Days / Social Club				
Performance Reviews				
Organisational Chart				
Suggestions Box				
Incentive Program				
Job Advertisement				



Leadership

Start
30 Days
90 Days
1 Year

					Default Diary
					Personal Development
					Delegate and Outsource
					Business Strategy
					Vision Book
					Milestones
					Develop strong leaders
					Business KPI's
					90-day plan
					SMART goals
					Time Productivity
					Scheduling Tools
					Recognise longevity and performance
					Self-Directed Learning
					Implement Staff Suggestions
					80/20 Rule
					Stop-Doing List
					Exit Strategy



Numbers

Start
30 Days
90 Days
1 Year

					Price for Profit
					Use Margin not Mark-Up
					Monthly Profit and Loss
					Key Performance Indicators
					Break Even Point (Weekly, Monthly, Yearly)
					Set Minimum Gross Profit Margin
					Cash Flow Forecast
					Sales Budget
					Unit or Set Pricing
					Minimum Service Charge
					Review Pricing Strategy
					Terms of Trade
					Accounts Receivable Process
					Credit Card Payments
					Take Bigger Deposits
					Pay Yourself First
					"Sack" C & D Clients
					Improve Invoicing Time

The Project Placemat

Name: _____

Date: _____

Focus		Vision		Theme		Next Action			
		Project 1		Project 2		Project 3		Next One Day Intensive	
Name:								Name:	
Best Result:		Best Result:		Best Result:		Monthly Sales:		Gross Profit Margin:	
Worst Result:		Worst Result:		Worst Result:		Worst Result:		Net Profit Margin:	

STICK YOUR POST-IT
NOTES HERE

