Handyman Business Plan and Operations Starter Kit

A working kit for handyman and home repair owners. It prices half-day, full-day and multi-day jobs at true technician cost with drive time inside the hour, turns completion payments and property-management invoices into a collection pattern, tracks quotes by lead source, shows what a billable technician hour truly costs, finds cash break-even once drive time is honest, and scores the plan on six pass-or-fail tests.

HANDYMAN AND HOME REPAIR SERVICES
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BY KAMYAR SHAH · WORLD CONSULTING GROUP

PAGE 2

Start here

A handyman business can stay busy and still lose money on many of its days. The small job pays for two hours while the drive, the hardware store and the quote take three more, and the property manager pays a month after the technician did. This kit makes you write those numbers down, then tests whether they are enough, before a lender or a slow January asks.

WHAT IS INSIDE

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HOW TO USE IT

1. Build job and work-order sales on page 6 and costs on pages 5 and 8. Run the cash forecast on page 11, then score the plan on page 4. Draft pages 3 and 4 last.
2. Use pencil. Quotes, lead costs and property-management terms move before a job is booked, and every worksheet expects your own figures.
3. Once you open, use the page 14 checklists every day and the numbers review every week. Run the page 7 overrun check at the end of every day and update the page 9 quote log before every estimate.

HOW THIS KIT WAS BUILT

- **AI tools helped create this kit.** Example figures are illustrative, not benchmarks.
- **The owner question** on page 3 is one of the handyman business questions published at businessconsultant.services; the answer is general guidance, not a research finding.
- **The six questions** on page 14 were drafted by AI models from World Consulting Group desk research and challenged by a second AI model. None was measured in the field, so treat them as hypotheses to test, not findings.

SCOPE

This kit gives general operational information. It is not legal, tax, accounting, employment, ladder-safety, permit-related or financial advice. Licensing requirements, the kinds of work a handyman business may take on, insurance, permits and employment terms vary by location and by job. Review them with qualified professionals before you commit money.

PAGE 3

Business plan, part one

A lender will check whether the jobs cover payroll, materials and the loan once drive time is counted and property managers pay on terms. Put each answer in plain sentences here and draft the full sections on separate sheets.

1. Executive summary (write it last)

Say what you fix, where, the money you need and what it buys, van to first payroll; add the month the page 6 forecast first passes cash break-even from page 8, and the page 4 result.

2. Services and customers

Spell out the jobs you take, from a mounted television to a two-day bathroom refresh, and what the customer values beyond the finished task: one call for a whole list, a technician who turns up on time. Use the customer's words, name the lead sources and say who decides, in the home or at the property office.

3. Service area and technician capacity

Map the area you cover and the drive between jobs. Count the technician hours you can field each day and the jobs that buys at the on-site hours each job really takes; the drive sits in the page 10 cost per billable hour.

4. Jobs and pricing

List each job type, the on-site technician hours it takes, and the price at the page 10 cost per billable hour, which carries the drive and the hardware store. An hourly rate that forgets them is a guess.

JOB TYPE	TECHNICIAN HOURS	PRICE	PRICE PER TECHNICIAN HOUR

> *Owner question: do we lose money on sub-$200 jobs once drive time is honest, and why do we keep taking them?*
>
> Start with this cause: the hourly rate is compared with the wage, not with the true cost per billable hour that carries the drive, the store run and the quote. Price the smallest job at the page 10 cost per billable hour times the on-site hours it really takes, set a minimum charge from it, and route small jobs together on one day so the drive is shared.

PAGE 4

Business plan, part two

5. Operations

Describe how a day runs from the booked schedule to the paid invoice, covering routing, materials pickup, the job, photos, sign-off and the invoice. Name who checks the schedule and the quotes when you are not there.

6. Team

List every role, its hours and its pay, including a market wage for your own hours. Name the person who can run a day without you; the first question on page 14 checks that dependency.

7. Marketing and sales

Explain where quotes come from, which lead sources you will chase and why customers book again; repeat bookings pay for the quotes you lose.

8. Financials and funding

Attach pages 5, 6, 8 and 11 and the result below, with the money needed, its sources and its runway.

DOES THE PLAN PASS? SCORE IT BEFORE ANYONE ELSE READS IT

TEST	PASS?
Gate 0. Draft property-management agreements, insurance, van and tool quotes and the requirements of every approval the plan needs are in writing, reviewed by a qualified professional where needed.	
1. In the expected case, sales reach cash break-even at the month-12 run rate (page 8) and closing cash, payment terms included, holds your floor for 24 months (page 11).	
2. Slow start (tested share of sales, page 11): closing cash holds at or above your floor every month (if not, note the reserve that would hold it).	
3. Planning debt service coverage at full-run sales and at the month-12 run rate (page 8) meets your lender's ratio, on your lender's definition.	
4. Paid technician hours needed in the busiest month (hours on jobs, page 7, divided by utilization, page 10) fit the hours you can staff (page 6), and planned jobs reach break-even (page 8).	
5. Booked jobs and signed property-management agreements back the job count, and written quotes back the prices; leads support quotes, not jobs.	
6. The full-run steady-state year (seasons in; not the forecast year) leaves net cash above zero after principal, before income tax set-aside, replacements and stock build-up; set aside its largest fall in running net cash, the year run twice.	

Not ready: Gate 0 fails. **Green:** Gate 0 and all six tests pass. **Amber:** Tests 1 and 3 pass, but Test 2, 4, 5 or 6 fails, so fix the plan before you sign a van loan, a property-management agreement or a lead-service contract. **Red:** Test 1 or 3 fails, so change the plan before you commit money. Tests 1 and 3 score the plan as written; Test 2 is the slow start, and the page 13 what-ifs stress-test Tests 1, 3 and 6. Count a test without evidence as a fail. Result: _____

PAGE 5

Startup budget worksheet

Fill the estimate column first, then record each source: a written quote from the van dealer, the tool supplier or the insurer, or a documented calculation. Handyman budgets can break on the first slow month before the first repeat customer calls, so leave no line blank without a reason.

LINE ITEM	INITIAL ESTIMATE	QUOTE OR SOURCE	APPROVED BUDGET	ACTUAL OR COMMITTED
VAN, TOOLS AND EQUIPMENT				
Van, full purchase price (the loan is a source of funds)				
Tools, ladders and a cordless kit for each technician				
Van shelving, lettering and storage				
Scheduling and invoicing software setup				
SETUP AND APPROVALS				
Licenses and business registration				
Insurance down payment				
Business entity and accounting setup				
PRE-OPENING				
Hiring, background checks and training				
Launch marketing, website and uniforms				
Opening materials and fasteners stock				
WORKING CAPITAL				
Working capital reserve (cash you open with)				
Contingency for overruns on the lines above				
Total				

Size the reserve in two passes: run the page 11 expected case with opening cash of zero (no reserve, no other cash), set the reserve to your floor, plus one more month of fixed costs and principal as a buffer, plus how far its lowest closing cash falls below zero (zero if it never does), rounded up to the next $100, then rerun. If the Test 6 cushion (page 4) is larger than that buffer, add the difference. If the setup runs over, the contingency pays first and the reserve second; then rerun page 11.

PAGE 6

Sales forecast builder

Every other number depends on sales, so build them from booked jobs and signed property-management agreements, not from the payroll you need to cover. Count jobs you can staff first; add work orders at the volume the agreements support.

```
Monthly sales for a line = units times average price times days open in the month (or times 1 for units counted per month)
Days open in a month = days open per week times 52, divided by 12
```

SALES LINE	UNIT	UNITS PER DAY OR MONTH	AVERAGE PRICE	DAYS OPEN PER MONTH (OR 1 FOR MONTHLY UNITS)	MONTHLY SALES
Jobs	jobs				
Property-management work orders	work orders				

Full-run month

RAMP AND SEASONS

MONTH	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Ramp, % of full run												
Season, % of full-run month (M1 = opening month)												
Expected sales												

Expected sales for each month = full-run job and work-order sales times ramp (the share of full-run volume the schedule has reached) times season. Use 100 percent where a factor does not apply. Ramp and season are your assumptions; write down the evidence for each, such as your booking record by month.

CAPACITY CHECK

```
Paid technician hours available per month = technicians multiplied by hours a day (add each person's hours if they differ), days worked a week and 52, divided by 12; paid hours needed = hours on jobs and work orders divided by utilization
```

Write how many technician hours you can staff each day and how many days you work each week. Add up the monthly hours your jobs and work orders need (jobs a month times hours per job, page 7) and divide by utilization (page 10). If the plan needs more paid hours than you can staff, the plan is wrong, whatever the bookings say.

PAGE 7

Job pricing, deposits and collection

The price is a quote or an hourly rate; the cost is on-site technician hours at the page 10 rate, the materials and the fees, and the cash arrives when the customer pays. Turn every job type into contribution per technician hour, write down when each kind of customer pays, then check every day's hours against the hours quoted.

```
Labor = technician hours on site times the page 10 cost of a billable hour (the drive and the store run are inside that cost, not the hours)
Contribution = job price less labor, less materials, less card, platform and fuel costs at the page 8 shares; per technician hour = contribution divided by the hours
Close rate = jobs booked divided by quotes sent; quotes needed = jobs needed divided by close rate
```

WORKED EXAMPLE: THREE JOB SIZES (ILLUSTRATIVE)

JOB SIZE	JOBS A MONTH	PRICE	TECH HOURS	LABOR	MATERIALS	FEES, FUEL	CONTRIBUTION	PER TECH HOUR	CLOSE RATE
Half-day job	23	$400	4	$159	$55	$27	$159	$39.75	70%
Full-day job	15	$780	8	$317	$140	$53	$270	$33.75	60%
Two-day project	6	$1,700	16	$635	$380	$116	$569	$35.56	45%

Labor costs the true $39.68 per billable hour from page 10; fees and fuel at 6.8 percent of price (page 8 lines 15 and 16); materials at cost, as bought for the job. Every technician hour is charged here, for pricing; page 8 keeps the two technicians in line 3 and puts only the hours above their guarantee in line 14. Per technician hour, the half-day job earns the most ($39.75) and the full-day job the least ($33.75). Property-management work orders: 24 a month, 1.5 crew hours each, in the capacity check and line 14. These three sizes give the page 12 worked example its materials and labor shares (jobs: 44 jobs a month, averaging $707).

YOUR JOB SIZES

JOB SIZE	JOBS A MONTH	PRICE	TECH HOURS	LABOR	MATERIALS	FEES, FUEL	CONTRIBUTION	PER TECH HOUR	CLOSE RATE

WHO PAYS WHEN: THE COLLECTION PATTERN

CUSTOMER	HOW IT IS PAID	SHARE	WHEN
Jobs	Paid on completion, card or check	100%	in that month
Property-management work orders	Invoiced, paid on 30-day terms	100%	the next month

Every $100 of work done in a month brings in $83 in that month and $17 the next month. Homeowner jobs and work orders are weighted by full-run sales (jobs 83 percent, property-management work orders 17 percent) into one pattern in whole percents for this sentence; page 11 collects homeowner jobs and the property manager's invoices each on its own terms, and so should your forecast. Deposits taken on multi-day projects are held apart, out of closing cash, until the job starts; the sale counts once, in the month the job is done.

JOB OVERRUN CHECK

Jobs drift while quotes do not, with a second trip for a part, a wall that hides a surprise and a customer who adds one more thing. At the end of every day, compare the hours logged on each job, drive included, with the hours the quote assumed.

```
Overrun hours = on-site hours the job took minus the hours quoted; overrun cost = those hours at the cost of a billable hour, which carries the drive. Find out why before you decide anything; price the extra item the customer adds before you start it, and let every overrun reprice the next quote.
```

PAGE 8

Break-even and coverage

Use this one numbered cost list everywhere in the kit. Loan interest is a fixed cost here. Loan principal is not an operating cost: it enters cash break-even below and the cash forecast on page 11, so interest and principal are each counted once. A line that starts or steps up during year 1 goes in at its amount once in place; page 11 uses each month's amount.

FIXED COSTS PER MONTH	PER MONTH
1. Home office and storage share	
2. Liability and vehicle insurance	
3. Two technicians (the minimum crew) and any guaranteed minimum technician hours, with payroll taxes and workers' compensation	
4. Owner's market wage (quoting, scheduling, management; hours on jobs go in line 14)	
5. Loan interest (van and tool loan)	
6. Phones, internet and utilities share	
7. Marketing, website and lead services	
8. Scheduling, invoicing and accounting software	
9. Accounting, bookkeeping and bank fees	
10. Tool repairs and replacement	
11. Van insurance, registration and fixed vehicle costs	
12. Recurring training, licenses, memberships and other fixed costs	
Total fixed costs	

VARIABLE COSTS AS A SHARE OF NET SALES	SHARE
13. Materials and parts billed at cost, as used on each job	
14. Hourly technician labor above any minimum hours, with payroll taxes and workers' compensation	
15. Card and platform fees	
16. Fuel, parking and small consumables	
Total variable cost share	

```
Contribution margin ratio = 1 minus variable cost share; contribution = sales times the line's ratio
Operating break-even sales = fixed costs divided by contribution margin ratio
Cash break-even sales = (fixed costs with line 4 even if undrawn, plus principal and other recurring
cash out) divided by contribution margin ratio; page 13 covers a result with no usable number
Break-even jobs = (fixed costs, principal and other recurring cash out minus work-order contribution)
divided by one average job's contribution; work orders run at the main line's own share
Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied
Planning debt service coverage (before income tax and replacements) = (full-run sales times contribution
margin ratio, minus fixed costs other than line 5) divided by (line 5 + principal)
```

RESULT	PER MONTH	PER WEEK	PER DAY OPEN
Operating break-even sales			
Cash break-even sales			
Break-even jobs (use cash break-even)	one figure per month		
Home-base share and debt service coverage at full-run sales		ratios, monthly only	

Weekly = monthly times 12, divided by 52; per working day = weekly divided by days open per week. Home-base share = line 1 divided by net sales.

PAGE 9

Bids, win rate and renewals

Same van, different buyers. Track quotes by lead source, because a platform lead and a referral close at different rates and show up differently, and repeat bookings decide whether growth sticks.

```
Quote rate = quotes sent divided by estimates made; win rate = jobs booked divided by quotes sent
Estimates needed = new jobs you need divided by (quote rate times win rate)
Cancellation rate = booked jobs cancelled in the quarter divided by booked jobs at its start
```

WORKED EXAMPLE: THREE MONTHS OF QUOTING, LEAD SOURCE BY LEAD SOURCE (ILLUSTRATIVE)

LEAD SOURCE	ESTIMATES	QUOTES	BOOKED	QUOTE RATE	BOOKING RATE	DAYS ESTIMATE TO QUOTE	ESTIMATES FOR 132 WINS
Homeowners from online leads and platforms	160	130	75	81%	58%	1 day	282
Referrals and repeat customers	70	65	44	93%	68%	1 day	210
Property managers and realtors	20	18	13	90%	72%	3 days	203

Every count here is an assumption chosen to show the arithmetic, not evidence about why a platform lead books at a lower rate than a referral. Small counts give a direction only; keep the tally running for a year before you price from it. These quotes win 132 jobs a quarter; at four cancellations a quarter, that leaves about 128, so repeat bookings made without a quote need to cover only the last four of the 132 jobs a quarter the plan needs. Booked dates, not quotes, set the page 12 ramp, which reaches full run in month 8. In the example above, losing 4 of 132 booked jobs over a quarter (cancellations and no-shows) is the same as about 1.0 percent a month gone, measured against the jobs booked at the start and before any new wins, so the quote pipeline must replace that before it adds growth.

YOUR QUOTES, BY LEAD SOURCE

LEAD SOURCE	ESTIMATES	QUOTES	BOOKED	QUOTE RATE	BOOKING RATE	DAYS ESTIMATE TO QUOTE	ESTIMATES NEEDED

REPEAT-CUSTOMER AND CANCELLATION LOG

ACCOUNT	LAST JOB DATE	BOOKED AGAIN?	KEPT OR LOST	REASON FOR ANY LOSS, IN THE CUSTOMER'S WORDS

PAGE 10

Crew utilization and true labor cost

A technician paid $24 an hour costs far more than $24 for each hour you can bill. The drive, the hardware store, the quote that never books and the callback are paid time with no invoice behind it.

```
Utilization = hours billed to customers divided by hours paid
Loaded hourly cost = wage, plus the share that payroll taxes, workers' compensation, benefits and paid time off add
Cost of a billable hour = hours paid at the loaded cost, divided by hours billed
```

WORKED EXAMPLE: TWO TECHNICIANS, ONE WEEK (ILLUSTRATIVE)

HOURS	HOURS IN THE WEEK	SHARE OF HOURS PAID
Paid hours	80	100%
Billed to customers	60	75%
Drive and hardware store runs	12	15.0%
Callbacks and rework	4	5.0%
Quoting, loading, admin	4	5.0%

At a $24.00 wage with 24 percent payroll taxes and benefits on top, a paid hour costs $29.76 an hour; at 75 percent utilization the hour you can bill costs $39.68. Set the hourly rate and the minimum charge from that cost, not from the wage.

YOUR TECHNICIANS, WEEK BY WEEK

TECHNICIAN	PAID HOURS	BILLED	DRIVE	REWORK	UTILIZATION	COST OF A BILLABLE HOUR

THE TECHNICIAN YOU CANNOT AFFORD TO LOSE

The technician who knows a property manager's buildings, codes and rules is hard to replace unless that knowledge is written down. Keep a record for every repeat customer and property, so a new technician works from the same notes.

PAGE 11

Twelve-month cash forecast

Payroll leaves with the job; managers pay a month later. Enter $000 (51.25 means $51,250), receipts net of sales tax; collected tax stays out of closing cash.

EXPECTED CASE ($000)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening cash												
In: collections, in the month each payment lands, net of sales tax												
Memo, not cash: billed this month (page 6)												
In: owner money and loans received												
Out: materials, fees and fuel (lines 13, 15, 16)												
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)												
Out: home office and storage share (line 1)												
Out: other costs, with loan interest (lines 2, 5 to 12)												
Out: income tax set-aside, equipment replacement, stock build-up												
Out: loan principal												
Out: startup bills still to pay												
Net cash flow (in minus out)												
Closing cash, expected (your floor: _____)												
Actual closing cash, once open												
Memo: sales tax collected (not in closing cash)												
Memo: sales tax remitted												
Memo: tax owed = last month's + collected minus remitted												
Memo: receivables = last month's + billed minus collected												
SLOW-START CASE												
Sales receipts, slow start												
Out: variable costs, slow start (lines 13 to 16)												
Out: fixed, principal, bills, less funding												
Net cash flow, slow start												
Closing cash, slow start												

Month 1 opening cash is cash on the first job day after startup spending is paid; each closing balance opens the next month, and the slow start opens with the same cash. Your floor is at least one full-run month of fixed costs plus principal. Technicians and materials are paid in the month of the job. For the slow start, test 70 percent of expected sales in every month (a stress assumption, not a benchmark; a higher share only with evidence); fixed costs, other cash out, principal, startup bills and funding stay as expected, and all variable lines fall with sales; line 14 holds only hours you would cut. The first month either case falls below your floor is your planning deadline: act before it. Then run a second year at the month-12 run rate (page 8), month by month with the seasons continuing, and check the floor holds.

PAGE 12

Runway, and what honest drive time costs

```
Runway = the number of consecutive future months, counted from the latest closed month (before opening,
from the first job day), before the first month in which closing cash falls below your floor
```

Worked example: a hypothetical handyman business

Illustrative numbers, not benchmarks. Jobs bill on completion; both technicians are on line 3 from day one. Cash floor $20,472. Homeowner jobs are paid on completion and the property manager's invoices the next month (the page 7 schedules); costs leave with each job; the owner is paid in cash; nothing new is borrowed.

Page 5, budget	Startup budget, all in, $123,700, funded by a $35,000 loan (10.5 percent over 5 years) and $88,700 of owner money, including a $61,600 reserve built to cover the ramp losses, the month the property manager takes to pay, the floor and the buffer. The page 5 passes: a floor of $20,472, plus a month's buffer of $20,472, plus $20,584 (the low point of the first pass with no opening cash), rounded up to $61,600.
Page 8, costs	Fixed costs $20,004 a month, including $300 for home base and storage and $284 of loan interest inside; principal $468 a month (both year 1 averages); variable share 33.8 percent, so the contribution ratio comes to 0.662. Lines 13 to 16 take 18.2, 8.8, 2.8 and 4 percent of sales. Lines 1 to 12 run $300, $550, $10,300, $5,200, $284, $250, $1,500, $200, $350, $300, $450 and $320 a month.
Page 8, break-even	Operating break-even lands near $30,218 a month. Cash break-even (fixed $20,004 plus principal $468, divided by 0.662) is about $30,924 a month: 34.6 jobs a month from jobs after the work orders contribute, so 35, against the 44 the plan expects.
Page 6, sales	Jobs: 44 jobs a month at $706.82. Property-management work orders: 24 work orders a month at $270. Full-run month of about $37,580; jobs and work orders ramp 45, 58, 68, 78, 85, 90, 95 percent in the first 7, then 100 percent; season 105, 110, 110, 105, 100, 100, 105, 110, 105, 90, 80, 80 percent across months 1 to 12 on jobs and work orders.
Page 19, expected case	Month 1 brings sales of $17,757; month 1 closes with $49,821, month 12 at $61,398. Low: month 4, closing $41,016, $20,544 past the floor.
Page 19, slow start	At 70 percent of the jobs planned, month 1 sales $12,430; month 1 closes with $47,213, month 12 at minus $12,241. Cash drops below the floor in month 5 (closing $16,814) and below zero in month 11 (closing minus $5,700), which leaves a runway of 4 months.
Page 8, coverage	On full-run sales of $37,580, the planning coverage figure, income tax and tool replacement unpaid, is 6.86 against the 1.25 the example lender asks; at the month-12 run rate it comes to 6.86, and Test 3 checks both. Home-base share is about 0.8 percent.

PAGE 4 RESULT FOR THIS EXAMPLE: AMBER

Gate 0: treated as met for the example. Test 1 passes: month 12's run rate is about $37,580 a month, above the $30,924 break-even; cash keeps the floor through a second year at that rate (lowest month $65,428, month 1 of year 2). (Outside the test, for context: sales first hit cash break-even in month 5.) Test 2 fails: with jobs at 70 percent of plan the floor breaks in month 5; about $32,800 more opening cash would hold it. Test 3 passes on the planning formula, subject to how your lender defines it. Test 4 passes: in the busiest full-run month (month 2, season 110 percent) the jobs on page 7 and the work orders take about 378 technician hours with customers, about 500 paid hours at 75 percent utilization (page 10), near 2.9 full-time technicians, against 520 paid hours available (3 people at 8 hours, 5 days a week, owner included; the two technicians on line 3 supply 347), so the work fits; the 44 planned jobs pass the break-even count. Test 5 fails for want of evidence. Test 6 passes: a full year of full-run jobs leaves about $52,872 after principal, but cash flow runs below zero in months 11 and 12 of at least $1,139, the largest running-cash fall (from its month 10 high to its month 12 low), which the page 5 buffer covers. That is the steady state, not the first year: page 19's year one loses about $202 in cash because bookings build through the year and the property manager pays a month behind. Break-even takes about four of every five jobs in the plan, and the smallest jobs pay only when the drive is inside the price.

PAGE 13

What moves the result

Each row changes one input of the page 12 example and reruns the forecast. A row names Test 1, 3 or 6 when the change would newly fail or pass it; a test the example already fails stays failed. The last column also gives the slow start, which is Test 2.

WHAT MOVES THE RESULT (FULL-RUN MONTHLY CHANGES; DEADLINES RERUN; SLOW-START LOSSES SCALE WITH SALES)

CHANGE	MONTHLY CASH	CASH BREAK-EVEN AND DEADLINE
Ten percent fewer jobs and work orders (lines 13 to 16 fall)	minus $2,488	Expected case holds the floor
Jobs: average price 5 percent higher, same volume (only card and platform fees rise)	plus $1,511	Break-even jobs fall from 34.6 to 32.2 a month, so from 35 to 33: per-unit costs stay the same, so the ratio rises from 0.662 to 0.674 on the new sales (sales-linked fees, line 15, take 2.8 percent of each added dollar)
Fixed costs $500 lower	plus $500	Cash break-even falls to about $30,169
Lose the property-management account (its work orders), from month 6 onward	minus $4,290	Expected case still clears the floor; slow start deadline unchanged (month 5); full-run coverage falls to 1.15; would fail Test 3
Every payment lands two months after billing (crew and bills still paid on time)	no change	Expected case below the floor in month 2 (closing $6,550), below zero in month 3; slow start below the floor in month 2 (closing $10,782); would fail Test 1
The property manager never pays 2 months of work orders from month 6 ($6,480 a month)	no change	Expected case still clears the floor; slow start deadline unchanged (month 5); $12,960 never collected
Jobs run 15 percent over quoted hours, callbacks included (line 14 rises from 8.8 to 14.2 percent, about 69 more paid hours a month; a price rise of about 6.8 percent on job prices would hold contribution)	minus $2,048	Cash break-even rises to about $33,699; expected case still clears the floor; slow start below the floor in month 4 (closing $18,786)
Materials prices 10 percent higher and not passed on (line 13 rises from 18.2 to 20.0 percent, about $684 a month at full run)	minus $684	Cash break-even rises to about $31,799; expected case still clears the floor; slow start deadline unchanged (month 5)
Setup overrun of $5,000 beyond the contingency, drawn from the cash reserve	no change	Expected case still clears the floor; slow start below the floor in month 4 (closing $17,625)
Opening 3 months late (home base and storage, insurance, loan interest and principal, $1,602 a month, paid while closed; no sales; the ramp starts at the new opening, and seasons stay on the calendar)	no change	Expected case holds the floor; its low falls to $33,075 in month 7 from the planned opening, $7,941 lower than on time; slow start below the floor in month 7 from the planned opening (month 5 on time)

WHEN A PAGE 8 FORMULA GIVES NO USABLE NUMBER

```
Contribution margin ratio zero or below: break-even is N/A; score Tests 1 and 6 as failed
One unit's contribution, or the count it is multiplied by, zero or below: break-even units are N/A;
score Test 4 as failed
Other lines already cover fixed costs and principal: break-even units are 0, never a negative number
No loan: coverage is N/A; score Test 3 as passed
```

PAGE 14

Daily checklists, weekly review, six questions

Operations checklists only, not a safety program. Add the ladder, electrical and permit-related steps your jobs and qualified safety professionals require.

START OF DAY

- [ ] Read the day's route and confirm each job's quoted hours and materials list.
- [ ] Confirm the customer's access instructions and arrival window for every job.
- [ ] Load materials and fasteners against the job list before leaving the base.
- [ ] Confirm any work order's approval limit and the manager's sign-off rule.
- [ ] Confirm every quote sent yesterday has a booked date or a follow-up time.
- [ ] Note jobs that need a second technician or a specialist referral.

END OF DAY

- [ ] Record on-site hours on each job against the hours quoted; log drive and store time separately for page 10.
- [ ] With the customer's permission, photograph the finished work only (no people, documents or keys) and send the invoice before leaving the driveway.
- [ ] Log materials bought and whether each was billed to the job.
- [ ] Log every callback and whether it was billed.
- [ ] Record quotes given, quotes won and the lead source for each.
- [ ] Restock the van and report tools that need repair.

WEEKLY NUMBERS REVIEW

MEASURE	TARGET	THIS WEEK	LAST WEEK	VARIANCE TO TARGET
Billed and collected by job size and customer type				
On-site hours logged against hours quoted; drive and store time logged for page 10				
Technician utilization and drive hours				
Quotes sent, quotes booked and close rate by lead source				
Callbacks and unbilled hours				
Property-management invoices falling due within 30 days				
Owner hours on jobs				

SIX QUESTIONS TO INVESTIGATE

1. **Founder dependency.** Does every quote sit until the owner prices it, and do technicians phone the owner about each material choice before leaving the job?
2. **Reactive operations.** Count the customer messages in a week that say late, unfinished or not what we discussed, and the callbacks nobody billed.
3. **Growth without structure.** How many times a day does a technician drive back to the base or the store mid-job, and how much of the day goes to routing errors?
4. **Talent and retention.** How many property-management accounts depend on one technician who alone knows the buildings, the codes and the manager's rules?
5. **Revenue plateau.** How many quotes promised by text that night never get sent, and what share of first-time customers ever book again?
6. **Strategic confusion.** Do jobs of one size take very different hours, and does the work delivered drift from the work quoted?

Hypotheses from AI-assisted World Consulting Group desk research, described on page 2. Check each one against a record: the customer message log, hours logged against hours quoted, the quote record, or the work-order file.

PAGE 15

Your first 30 days

WHEN	DO THIS
Week 1	Start the weekly numbers review and log on-site technician hours on every job and drive and store time separately. Log the hours the owner spends on jobs.
Week 2	Fill the page 7 job table at true technician cost and mark any job type priced below its labor, materials, fees and fuel.
Week 3	Set up the quote table on page 9 by lead source and record days from estimate to quote.
Week 4	Enter actual closing cash on page 11 and recalculate runway. Write the decisions a technician may make without calling you.
After month 1	Review the daily overrun checks and measure technician utilization on page 10.

BEFORE YOU BUY VEHICLES AND EQUIPMENT OR RENT A BASE, GET WRITTEN ANSWERS TO THESE

- ☐ What will each vehicle cost per month in total, including payment, insurance, fuel, maintenance and parking?
- ☐ What does an inspection by a qualified mechanic find on any used vehicle or equipment, and what will each repair cost?
- ☐ Where will equipment and supplies be stored and loaded, and what does that space cost if you outgrow your home?
- ☐ What does insurance cost for vehicles, equipment, liability and work at client sites, and what does it exclude?
- ☐ If equipment is leased or financed, what is the monthly payment and what does ending early cost?
- ☐ Which client contracts require proof of insurance or other documents before you start work, and how long do they take to arrange?
- ☐ What happens to vehicle and equipment payments if a vehicle is off the road for repairs?

Have qualified professionals review vehicle, equipment and insurance commitments before you sign. These questions prepare you for those conversations; they do not replace them.

WHAT THE FULL KIT ADDS

The full Handyman Business Plan and Operations Kit adds an editable business plan, a three-year financial model with profit and loss, cash flow and a debt schedule, a job pricing calculator from technician hours and materials to a price at a target margin, a quote and follow-up tracker, editable scheduling, work-order and callback trackers, daily checklists and hiring checklists. Release status is on the kit page.

SOURCES

World Consulting Group material. Origin of the questions: AI-assisted World Consulting Group desk research on handyman and home repair businesses, 2026, an internal working file that is not published, described on page 2; the questions are hypotheses and no figure in this kit comes from it. Handyman and home repair services owner questions, businessconsultant.services, 2026.

SCOPE AND DISCLAIMER

General information only. Not legal, tax, accounting, employment, ladder-safety, permit-related or financial advice. Provided as is, without warranty. © 2026 World Consulting Group. Free diagnostic tool at businessconsultant.services. The site's privacy page explains what the diagnostic tool sends to an AI provider for analysis and the third-party analytics on the site.

About the author. Kamyar Shah is the founder of World Consulting Group and works as a fractional COO and CMO. He has more than 25 years of experience and more than 650 engagements across more than a dozen industries. Contact and the latest version: businessconsultant.services.

PAGE 16

Customize this kit with AI

Attach this PDF to ChatGPT, Claude or Gemini, paste the prompt below, and answer with your own jobs, hours and technician costs. A copy-ready version is on the kit page.

BEFORE YOU RELY ON THE ANSWER

Check every total with a calculator. An AI assistant can misread a file or slip on arithmetic, even when it runs code, so rerun every figure you will act on with the page formulas. Check your AI provider's data settings first, and never paste personal data, account numbers, passwords, customer-level records or anything an agreement restricts, such as customer names or addresses, access codes, property-management agreements, employee records or bank account details. Totals and rounded figures serve the arithmetic, though rounding does not make a record anonymous, and you can run the arithmetic on your own computer.

I am opening (or running) a handyman business. I have attached the Handyman Business Plan and Operations Starter Kit from businessconsultant.services. Help me turn it into my own plan for my jobs and technicians, using my numbers only.

Follow these rules for the whole conversation:
1. Use only numbers I give you, or numbers you calculate from mine with the formulas below. Never invent a job price, technician wage, materials cost, close rate, percentage or benchmark.
2. The numbers printed in the kit are worked examples. Never use them as my numbers, not even as a placeholder.
3. If a number you need is missing, ask me for it. If I ask you to estimate or use typical figures, write [NEED: ...] instead and tell me which quote, record or calculation will give me the real number. If I give you my own estimate, label it MY ESTIMATE.
4. Use these formulas exactly, and show your arithmetic for every number you calculate:
- Monthly sales for a sales line = units times average price (every line here is counted per month). Each month's expected sales = full-run job and work-order sales times ramp times season; a confirmed booking for a line replaces its ramped figure that month, never both; before opening, count expected bookings by month, each marked MY ESTIMATE until confirmed.
- Net sales exclude sales tax. Labor = wages, payroll taxes and benefits, plus a market wage for the owner's management time (line 4); the owner's hours on jobs go in line 3 (the technicians) or 14 at a technician's wage. Shift hours count as cash even if I skip my own pay, so the plan still holds when I step back from the tools; only line 4 may go undrawn, and Tests 1 and 6 count it anyway.
- Contribution margin ratio = 1 minus variable cost share; a line's contribution = its sales times its own ratio. Operating break-even sales = fixed costs divided by contribution margin ratio. Cash break-even sales = (fixed costs with line 4 even if I do not draw it, plus monthly loan principal and any recurring other cash out) divided by contribution margin ratio; only the cash forecast drops an undrawn wage. A blended ratio holds only at its own sales mix: name that mix beside each break-even, and recompute from each line's own contribution when a what-if changes one line. Loan interest is fixed; principal is not an operating cost, so it never enters operating break-even or operating profit.
- Weekly = monthly times 12, divided by 52. Daily = weekly divided by days open per week.
- Break-even jobs = (fixed costs, principal and other recurring cash out minus work-order contribution) divided by one average job's contribution; work orders run at the main line's own share. If the other lines already cover fixed costs and principal, report 0 and say so; never report a negative break-even count. Paid technician hours available per month = technicians multiplied by hours a day (add each person's hours if they differ), days worked a week and 52, divided by 12; paid hours needed = hours on jobs and work orders divided by utilization.
- Home-base share = line 1 divided by net sales. Planning debt service coverage, before income tax and equipment replacement = (full-run sales times contribution margin ratio, minus fixed costs other than loan interest) divided by (loan interest + loan principal).
- Month-12 run rate = average monthly sales over a year at month 12's ramp and bookings, seasons applied (not month 12's own sales). Test 1 needs that rate at or above cash break-even and my floor held 24 months; Test 3, coverage at full run and at that rate.
- Test 6 = 12 months of (full-run sales minus their variable costs, minus full-run fixed costs, line 4 included, minus principal), seasons applied to every sales line but booked lines, which run in their own months, and seasonal fixed lines at each month's amount. The cushion to set aside = the largest fall in running net cash from a high to any later low, the year run twice so a dip can cross into month 1 (zero if it never falls).
- Full-run figures (break-even, coverage, floor) take a late-starting fixed line at its full amount, and a seasonal fixed line at its year average.
- For pages 7, 9 and 10, use the formulas printed on those pages of the attached kit, exactly as written, with my own figures.
- Cash forecast: closing cash = opening cash + cash in minus cash out. Month 1 opening cash = cash on hand on the first job day after startup spending is paid. Place every receipt and payment (deposits, supplier invoices, startup bills, funding) in the month the cash moves. Income tax set-aside, equipment replacement and stock build-up go in their own row. Open month 1 with the cash I give; the page 5 two-pass size is advice to report beside it, never a substitute. Enter homeowner payments in the month of the job and property-management invoices in the month paid; payroll and materials in the month of the job. Hold a pre-start project deposit out of closing cash until the job starts. In the slow-start case, every month's sales, work orders included, are the tested share of expected sales; fixed costs, other cash out, principal, bills and funding stay as planned; all variable lines fall with sales, each figured from the slow-start sales of the same month, on the same payment timing as the expected case (fair because line 14 holds only hours I would cut). Runway = the number of consecutive future months, counted from the latest closed month (before opening, from the first job day), before the first month in which closing cash falls below my cash floor.
(Continued on page 17.)

PAGE 17

The prompt, continued

Paste this part directly after the rules on page 16, as one message.

5. Do not give legal, tax, licensing, permit, the kinds of work a handyman may take on, employment, wage or lease advice. Do not name laws, license or permit types, agencies, government fees or wage rates, even as examples. When my question touches these, write only "Review this with a qualified professional" and continue with the rest. You may record and use figures I give from my own records, such as my sales tax rate and when I remit it, without checking, interpreting or advising on them.
6. Do not quote statistics, studies or sources that are not in the kit. For the market and marketing sections, use only what I tell you, and list the local facts I should gather.
7. Work every total step by step and recheck it a second way. In the cash forecast, show the arithmetic for month 1, one later month and the year total; give plain numbers for the other months.
8. If a formula would divide by zero or a contribution margin is zero or below, write N/A, say why, and do not continue that calculation. If my lender defines coverage differently, show both results and label each. If cash never falls below my floor in the forecast, write the runway as more than 24 months; otherwise give the runway in months and, separately, the first month below it, counting year 2. With no loan, Test 3 passes.
9. Use business figures only, with anonymous customer IDs. Do not ask for names, home addresses, bank account or tax ID numbers.
10. Mark every output: Draft for my own planning. Not for a lender or investor until a qualified accountant has reviewed it.
11. If your full answer would be very long, deliver outputs 1 to 4 first, then stop and ask me to type "continue" for the rest.
12. Build the cash forecast month by month from the sales build, the cost lines, my payment terms and my opening cash; it does not need the inputs for pages 7, 9 and 10. Each month: cash in = sales receipts plus money arriving; cash out = each variable cost, calculated from the sales that created it and placed in the month it is paid under my terms, plus fixed costs (lines 1 to 12, with line 4 only if I draw it in cash), plus loan principal, startup bills and other cash out. Loan interest is already in line 5; never add it again. Supplier payments follow the cost of what I sold plus any stock build-up I give; if I buy ahead or carry supplier balances, ask me for purchases and payments by month instead. If you can run code, do every calculation in code.

Step 1. Before you write anything else, ask me for the inputs below in three rounds, one message per round. Ask round A as one numbered list, then wait for my answers. When I answer, ask round B and wait; then round C and wait. Start Step 2 only after I answer round C.
Round A, sales, capacity and evidence:
a. Services, customer segments and lead sources, service area, the technicians I can staff each day and the paid hours each works a day, days worked per week, and days open per week.
b. Sales build: for jobs, the full-run jobs a month by job type, each type's price, materials cost and on-site technician hours; for property-management work orders, the work orders a month at full run and the average invoice; a ramp percentage of full-run volume for every month from 1 to 12 (ask me to confirm any month I leave out); a seasonal percentage for each month if my bookings are seasonal; and the slow-start percentage I want to test (this kit sets a 70 percent stress test, a kit rule rather than my estimate; use it unless I give evidence for a higher share). Give counts at full run, with month 1 as my opening month. Give the evidence behind each count (site counts, comparables, signed orders or my history).
c. For each job type: jobs a month at full run, price, crew hours on site (drive and setup are in the cost per billable hour, not the hours), materials and subcontract cost, and quotes given and won last quarter; my payment schedule for each sales line (deposit share and when it is collected, progress payments and when, the final payment and how many days after completion it is paid); and the jobs I need a month.
Then wait for my answers.
Round B, costs, the startup budget and my lender:
d. Startup budget: an amount and its source (dealer quote, supplier quote, insurer quote or calculation) for each line on page 5, from the van and tools to the working capital reserve and contingency.
e. Monthly fixed costs for lines 1 to 12 on page 8, including any guaranteed minimum technician hours, loan interest and my market wage; whether I draw that wage in cash; and my monthly loan principal. Give interest and principal as year 1 monthly averages for break-even and coverage, and, for the cash forecast, any payment, fixed line or other cash line that changes in months 1 to 24 (a payment holiday, a balloon payment, a rent step) with its month. My market wage covers management time (line 4); my hours on jobs go in line 3 (the technicians) or 14 at a technician's wage.
f. Variable cost shares of net sales for lines 13 to 16: line 13, materials and parts billed at cost, as used on each job; line 14, hourly technician labor above any minimum hours, with payroll taxes and workers' compensation; line 15, card and platform fees; line 16, fuel, parking and small consumables; and any sales line whose own shares differ, given for that line.
g. For each lead source: estimates, quotes and wins last quarter, and days from estimate to proposal; jobs booked at the start of the quarter and jobs cancelled; the number of new jobs I need.
h. For one typical week: paid, on-site billable, drive, rework, and waiting, loading or admin hours per crew; base wage and payroll taxes and benefits share.
i. The debt service coverage ratio my lender requires and how the lender calculates it, if I know them.
Then wait for my answers.
(Continued on page 18.)

PAGE 18

The prompt, last part

Paste this part directly after the text on page 17, still as one message.

Round C, cash timing, sales tax, deposits and Gate 0:
j. Payment terms: when each customer pays me (on completion by card or check, or on invoice and how many days later for property managers), deposits I collect on larger jobs and when, and when payroll and my materials suppliers are paid.
k. For every other cash line (payroll, card settlements, insurance, loan payments, rent and fixed bills), when it is paid, or confirm it is paid in the month it is incurred.
l. Monthly cash out beyond operating costs: income tax set-aside, van and tool replacement and materials stock build-up.
m. Cash on hand on the first working day after all startup spending, startup bills still to pay by month, owner money or loans still to arrive by month, and my minimum cash floor (at least one full-run month of fixed costs plus principal).
n. If I am already open: what customers owe me and what I owe suppliers and staff, each by the month it will be paid, deposits I already hold, and sales tax already owed with its payment month.
o. Sales tax: the rate I collect on taxable sales, from my own registration, which sales lines (or what share of each) are taxable, and when I remit what I collect (each month, each quarter or another schedule), so the forecast holds collected tax apart until it is paid.
p. Gate 0: which agreements, quotes and approval requirements I already have in writing.
Then wait for my answers.

Step 2. When I answer, produce these as plain tables I can copy back into the kit:
1. Business plan sections 1 to 8 for my handyman business, drafted from my answers, with gaps marked [NEED: ...].
2. The sales build by job line, work-order line and month, with annual sales and the capacity check from page 6.
3. The completed startup budget, line by line as on page 5, with the total. Size the reserve by the page 5 rule; if I gave another, show both and the result for each.
4. Operating and cash break-even per month, per week and per day open; break-even jobs (use cash break-even); home-base share and planning debt service coverage at full-run sales, labeled before income tax and equipment replacement, and on my lender's definition too if I gave it.
5. The 12-month cash forecast for the expected and slow-start cases, in thousands of dollars to two decimals (51.25 means $51,250) to match the kit, with, for each case, the first month below my cash floor and the first month below zero, and the runway; the second year's lowest closing cash (month 12's ramp and bookings held, each month with its own season, not a flat average); any extra reserve the slow start needs; and the Test 6 cushion, with whether the page 5 buffer covers it (add any excess to the reserve). Add a sales tax memo for each month: collected, remitted, and owed at month end (last month's owed + collected minus remitted), kept out of closing cash.
6. Job economics for each job type at true crew cost, ranked by contribution per crew hour, flagging any job type priced below its labor, materials, fees and fuel; quotes needed a month; and the collection pattern the cash forecast uses.
7. Pipeline by segment with estimates needed and monthly churn.
8. Crew utilization and cost per billable hour, with the largest leak named.
9. The kit's page 4 check: Gate 0 and pass or fail for each of the six tests with the reason (if Gate 0 fails, the result is not ready), and the overall result: not ready if Gate 0 fails, with no color; otherwise green, amber or red under the page 4 rules.
10. A final checklist: every MY ESTIMATE figure, every [NEED: ...] gap, every job count or payment term I should verify, and every question that needs a qualified professional.

WHEN THE ANSWER COMES BACK

Copy each table into the matching kit page in pencil. Check every [NEED: ...] gap and MY ESTIMATE figure, starting with jobs by month, hours per job and payment terms, before anyone sees the plan, and recheck the page 4 result with a calculator.

The worked example's twelve-month forecast, filled in

The page 12 example entered on the page 11 form, month by month, in dollars. Parentheses mean minus. Each column adds up as printed, so a row can move by a dollar between months with the same sales; each closing balance becomes the next month's opening cash. Cash floor $20,472.

LINE ($)	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
EXPECTED CASE												
Opening cash	**61,600**	**49,821**	**44,149**	**41,573**	**41,016**	**41,489**	**43,083**	**46,795**	**53,025**	**58,999**	**61,889**	**61,968**
In: sales receipts	14,695	22,904	27,397	30,318	31,742	33,498	36,854	40,674	39,783	34,794	30,712	30,064
In: owner money and loans received	0	0	0	0	0	0	0	0	0	0	0	0
Out: materials, fees and fuel (lines 13, 15, 16)	4,439	5,994	7,027	7,695	7,986	8,456	9,372	10,335	9,865	8,456	7,516	7,516
Out: payroll, line 4 if drawn in cash (lines 3, 4, 14)	17,063	17,610	17,974	18,208	18,311	18,476	18,798	19,137	18,972	18,476	18,145	18,146
Out: home office and storage share (line 1)	300	300	300	300	300	300	300	300	300	300	300	300
Out: other costs, with loan interest (lines 2, 5 to 12)	4,204	4,204	4,204	4,204	4,204	4,204	4,204	4,204	4,204	4,204	4,204	4,204
Out: income tax set-aside, equipment replacement, stock build-up (none in the example; see below)	0	0	0	0	0	0	0	0	0	0	0	0
Out: loan principal	468	468	468	468	468	468	468	468	468	468	468	468
Out: startup bills still to pay	0	0	0	0	0	0	0	0	0	0	0	0
Net cash flow (in minus out)	**(11,779)**	**(5,672)**	**(2,576)**	**(557)**	**473**	**1,594**	**3,712**	**6,230**	**5,974**	**2,890**	**79**	**(570)**
Closing cash, expected	**49,821**	**44,149**	**41,573**	**41,016**	**41,489**	**43,083**	**46,795**	**53,025**	**58,999**	**61,889**	**61,968**	**61,398**
SLOW-START CASE (70 PERCENT OF EXPECTED SALES IN EVERY MONTH)												
Opening cash, slow start	**61,600**	**47,213**	**37,101**	**29,156**	**22,625**	**16,814**	**11,789**	**8,246**	**6,465**	**4,505**	**386**	**(5,700)**
Sales receipts, slow start	10,286	16,033	19,178	21,223	22,220	23,449	25,798	28,472	27,848	24,356	21,498	21,045
Out: variable costs, slow start (lines 13 to 16)	4,201	5,673	6,651	7,282	7,559	8,002	8,869	9,781	9,336	8,003	7,112	7,114
Out: fixed costs (lines 1 to 12), principal, bills, less funding	20,472	20,472	20,472	20,472	20,472	20,472	20,472	20,472	20,472	20,472	20,472	20,472
Net cash flow, slow start	**(14,387)**	**(10,112)**	**(7,945)**	**(6,531)**	**(5,811)**	**(5,025)**	**(3,543)**	**(1,781)**	**(1,960)**	**(4,119)**	**(6,086)**	**(6,541)**
Closing cash, slow start	**47,213**	**37,101**	**29,156**	**22,625**	**16,814**	**11,789**	**8,246**	**6,465**	**4,505**	**386**	**(5,700)**	**(12,241)**
STEADY-STATE YEAR FOR TEST 6 (RAMP DONE, SEASONS IN; NOT THE FORECAST YEAR)												
Net cash flow, steady-state year	**5,650**	**6,894**	**6,894**	**5,650**	**4,406**	**4,406**	**5,650**	**6,894**	**5,650**	**1,918**	**(570)**	**(570)**

Reading this forecast. It is in whole dollars, rounded so each column adds up, so a row can differ by $1 between like months; the page 11 form uses thousands. The floor is cash you never plan to spend. The page 5 buffer holds one more month of fixed costs and principal above it, so a small miss spends the buffer, not the floor. The opening cash was sized by the two passes on page 5, buffer included. The example sets aside no income tax (it depends on the owner's whole return, so take the figure from your accountant), replaces no equipment in its first two years and builds no stock beyond the opening stock in the startup budget; enter your own amounts. Second year at the month-12 run rate (about $37,580 a month, against month 12's own $30,064): closing cash runs $65,428 in month 1 and $114,270 in month 12, lowest $65,428 in month 1, above the floor. Sales are net of sales tax, and the example pays each month's tax in the month it is collected, so it owes none at any month end; enter your own rate and payment timing in the page 11 memo rows. If you borrow the reserve, add its interest and principal to the forecast and run both passes again. The slow start lets variable costs fall with sales, which is fair only because hours you cannot cut sit in line 3; waste or purchases you cannot cut make a real slow start worse. Slow-start month 1 closes below the expected case: receipts fall with the jobs by more than materials do, while the two technicians, fixed costs and principal are paid in full.