

Complimentary Business Assessment

A real client engagement, anonymized. This is the assessment we hand you — and we will do this one for your business at no cost.

Your financials tell you what happened. They never tell you what should have happened. That gap is where the money hides. We map how your business actually works, calculate what each line is capable of in *your* model — not an industry average — and grade every line against it.

−55%

Drop in new jobs started, while revenue fell only 14%. The number nobody was watching.

38%

Share of a full year's gross profit produced by one single job.

\$269,763

Total distance between what this business spent and what its own targets said it should.

4

QuickBooks reports needed from you. That is the whole ask.

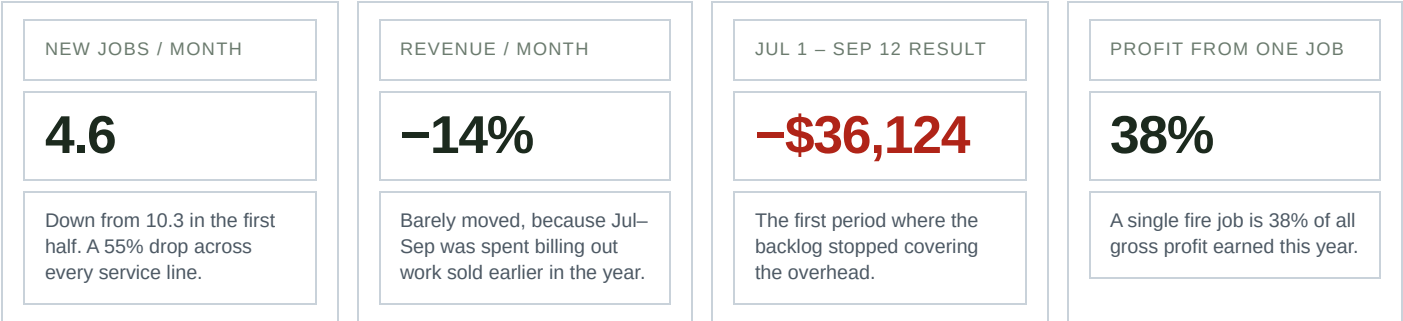
WHAT IS IN THIS ASSESSMENT

- 01 Executive summary — the finding, in three pages**
What the numbers say, what it costs, and the four things to do about it.
- 02 P&L data — every expense line, every month**
The source data behind the summary, rebuilt from the accounting file.
- 03 RAG heat map — every line graded green, yellow or red**
Percentages above, dollars below, scored against targets calibrated to this company's own history.
- 04 Opportunity gap — the same map, in money**
Blank means on target. Colored means dollars left on the table that month.

About the numbers. Every figure here is real and unaltered. The client's name, its customers and all identifying details have been removed. Two periods appear by design: the monthly P&L detail covers January–August, while the job-level analysis runs through September 12 — which is why revenue totals differ between the summary and the data pages.

The problem is intake, not revenue

Revenue is down 14% and looks survivable. New job intake is down **55%** and is not. The gap between those two numbers is backlog — and backlog runs out.



Job count fell off a cliff in every line at once

Average revenue per job barely moved — \$5,507 in the first half, \$5,578 since. Jobs are the same size. There are simply far fewer of them, and the decline is not concentrated in one service line, which is what you would expect from a single lost referral source.

SERVICE LINE	JAN-JUN JOBS	PER MONTH	JUL-SEP JOBS	PER MONTH	CHANGE
Reconstruction	31	5.2	7	2.9	-44%
Water mitigation	19	3.2	2	0.8	-74%
Mold remediation	7	1.2	0	0.0	-100%
Everything else	5	0.8	2	0.8	flat
All lines	62	10.3	11	4.6	-55%

Read the business at the job level

Of 73 jobs this year, eleven carry revenue in one half and cost in the other. That mismatch is what produces a 13% gross margin in one month and 82% the next. Neither figure is real, and neither describes anything that happened in those months.

FINDINGS

CRITICAL

Intake is running at 45% of the first-half rate

11 new jobs in 2.4 months against 62 in six. Mold intake is zero. Mitigation intake is down 74%. Because September is only counted through the 12th, the true figure may be slightly better — but not by enough to change the conclusion.

CRITICAL

One job is 38% of the year's gross profit

The largest job — a single fire reconstruction — produced \$162,153 of the \$425,922 in job-level gross profit. Strip it out and the company earned \$24,150 over eight and a half months. It also carried the worst margin of any major work at 37.4%, against a 56.4% base — it was large, not good.

WATCH

The mix favors the weakest-margin line

Reconstruction is 3.2× the revenue of mitigation but only 2× the gross profit. Every reconstruction dollar sends \$0.48 straight to subcontractors; every mitigation dollar sends \$0.16. Caveat: this company subcontracts every trade, so the mitigation spread is not a self-performance advantage — and ten mitigation jobs carry revenue with no cost coded against them, which flatters that line.

WATCH

\$18,046 of cost is not attached to any job

Sitting in “Not specified”: \$8,313 of contract labor, \$7,983 of supplies and materials, \$1,750 of subcontractor cost — against \$3,140 of income. Plus \$10,950 booked to home-office repairs. Every job margin in this report is therefore slightly optimistic, and nobody can tell which jobs are absorbing it.

CONCENTRATION

Where the \$425,922 of job gross profit came from

	\$162,153	38%	The largest job, one fire reconstruction at 37.4% margin
	\$120,659	28%	The next nine jobs, bringing the top ten to 66% of all gross profit
	\$143,110	34%	The remaining 63 jobs combined

MARGIN BY SERVICE LINE

SERVICE LINE	JOBS	REVENUE	GROSS PROFIT	MARGIN	AVG JOB
Water mitigation	21	92,912	77,696	83.6%	4,424
Mold remediation	7	26,007	17,443	67.1%	3,715
Reconstruction	38	295,676	153,245	51.8%	7,781
Fire reconstruction	1	433,534	162,153	37.4%	433,534
All other	6	28,095	15,384	54.8%	4,683
All 73 jobs	73	876,224	425,922	48.6%	12,003

Mitigation margin is overstated: ten of its jobs carry revenue with no cost coded against them.

THE REALITY

Fixed monthly burden (overhead + vehicle)	\$27,455
Base gross margin, excluding the fire job	56.4%
Revenue needed each month to break even	\$48,679
Current intake — 4.6 jobs × \$5,578	\$25,659
Monthly shortfall once backlog clears	-\$23,020

Against cash and receivables net of payables, that shortfall is roughly eleven months of runway — enough time to fix this, and not enough to wait and see. A projection from the current intake rate, not a booked result.

TAKEAWAYS

- 1 Count jobs weekly, not revenue.** Revenue lags intake by roughly a quarter in this business. A job-count-per-week number posted somewhere visible is the only metric that would have caught this in July.
- 2 Re-open the trade accounts that have gone quiet.** Twenty-two reconstruction customers arrived with no mitigation job attached — but most are homeowners. The callable list is five trade and commercial accounts: a plumbing contractor, a realty brand, a demolition firm, an attorney referral source and a commercial property. Each sent work in the first half and nothing since June. A phone call each.
- 3 Record where every job came from.** The referral source is not captured anywhere in the accounting system, which is why the collapse stayed invisible until the quarter closed. A required “how did you hear about us” field is a fifteen-minute fix that pays for itself the next time this happens.
- 4 Close the job-costing hole before trusting any margin.** Ten jobs carry revenue with no cost against them and \$18,046 sits unassigned. Until both reach zero, every service-line margin in this report — including the blended 48.6% — is overstated.

HOW THIS WAS BUILT

Four QuickBooks Online exports — Profit and Loss on an accrual basis, Profit and Loss by Customer, the Balance Sheet and the A/R Aging Summary — loaded into a model that grades every expense line against targets calibrated to the company's own history rather than an industry average. Job counts are derived from first financial activity per job. The accompanying sample shows the P&L data, the RAG heat map and the monthly opportunity gap that come out of the same model.

P&L DATA — MONTHLY DOLLARS (ACCRUAL)

ANONYMIZED SAMPLE. Eight months of accrual P&L, one line per expense account. Everything downstream in this workbook is driven from this tab.

Line item	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Total
TOTAL REVENUE	\$47,891	\$66,299	\$29,471	\$472,735	\$68,210	\$84,859	\$28,333	\$51,819	\$849,618
COST OF GOODS SOLD — DIRECT JOB COST									
Subcontractor Expense	\$16,271	\$30,323	\$4,200	\$258,950	\$23,377	\$7,115	\$1,200	\$37,554	\$378,990
Contract Labor	\$300	\$1,484	-	\$1,344	\$560	\$5,836	\$500	\$5,813	\$15,837
Supplies & Materials	\$2,828	\$7,508	\$4,813	\$12,833	\$1,068	\$17,689	\$3,297	\$1,564	\$51,600
Permits & Fees	-	-	-	\$1,720	-	-	-	-	\$1,720
Referral Fees	\$500	-	-	-	-	-	-	-	\$500
Total Cost of Goods Sold	\$19,899	\$39,316	\$9,013	\$274,847	\$25,005	\$30,640	\$4,997	\$44,930	\$448,647
OPERATING EXPENSES — OVERHEAD									
Labor (wages, taxes, WC)	\$7,526	\$12,998	\$13,593	\$11,304	\$17,197	\$12,466	\$15,863	\$8,289	\$99,235
Advertising & Marketing	\$383	\$6,091	\$3,011	\$1,553	\$523	\$125	\$4,156	\$7,923	\$23,765
Professional Fees	\$451	\$1,524	\$6,326	\$3,355	\$3,009	\$3,009	\$6,940	\$3,005	\$27,620
Office & Software	\$5,616	\$1,370	(\$2,836)	\$1,790	\$1,012	\$2,441	\$2,895	\$2,433	\$14,721
Building & Property Rent	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$12,000
General Business Expenses	\$446	\$600	(\$235)	-	\$1,641	\$3,155	\$1,144	\$36	\$6,786
Meals & Entertainment	\$300	\$446	\$294	\$169	\$118	\$361	\$354	\$267	\$2,309
Utilities	\$1,020	\$35	\$123	\$129	\$131	\$170	\$215	\$336	\$2,158
Insurance	-	-	\$75	-	-	\$208	-	-	\$283
Business Licences	\$181	-	-	-	\$102	-	-	\$400	\$683
Contributions to Charities	-	-	-	\$1,250	-	-	-	-	\$1,250
Shop & Field Tools	\$88	\$191	-	-	-	-	-	-	\$279
Other Supplies	-	-	-	-	-	-	-	\$37	\$37
Travel	-	-	-	-	-	-	\$67	-	\$67
Total Operating Expenses	\$17,511	\$24,754	\$21,850	\$21,050	\$25,233	\$23,436	\$33,132	\$24,226	\$191,192
OTHER EXPENSES — BELOW THE OPERATING LINE									
Vehicle Expenses	\$2,176	\$1,885	\$2,707	\$2,479	\$1,622	\$3,619	\$12,013	\$1,731	\$28,233
Home Office Repairs	-	-	-	-	-	-	\$10,950	-	\$10,950
Total Other Expenses	\$2,176	\$1,885	\$2,707	\$2,479	\$1,622	\$3,619	\$22,963	\$1,731	\$39,183

FULL P&L WITH RAG HEAT MAP — SAMPLE CLIENT — RESTORATION & REMEDIATION CONTRACTOR, JAN–AUG 2026 (ACCRUAL)

ANONYMIZED SAMPLE. Percentages above, dollars below, graded against targets calibrated to this company's own history. April carries a single \$433,534 fire job — every line looks small that month and inflated in low-revenue months. Read the Total column first.

TOTAL REVENUE	\$47,891	\$66,299	\$29,471	\$472,735	\$68,210	\$84,859	\$28,333	\$51,819	\$849,618			
PERCENT OF REVENUE	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Total	Green ≤	Yellow ≤	Red >
COST OF GOODS SOLD — DIRECT JOB COST												
Subcontractor Expense	34.0%	45.7%	14.3%	54.8%	34.3%	8.4%	4.2%	72.5%	44.6%	38.0%	44.7%	44.7%
Contract Labor	0.6%	2.2%	0.0%	0.3%	0.8%	6.9%	1.8%	11.2%	1.9%	1.6%	1.9%	1.9%
Supplies & Materials	5.9%	11.3%	16.3%	2.7%	1.6%	20.8%	11.6%	3.0%	6.1%	5.2%	6.1%	6.1%
Permits & Fees	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%	0.3%	0.3%
Referral Fees	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Total Cost of Goods Sold	41.6%	59.3%	30.6%	58.1%	36.7%	36.1%	17.6%	86.7%	52.8%			
OPERATING EXPENSES — OVERHEAD												
Labor (wages, taxes, WC)	15.7%	19.6%	46.1%	2.4%	25.2%	14.7%	56.0%	16.0%	11.7%	10.0%	11.7%	11.7%
Advertising & Marketing	0.8%	9.2%	10.2%	0.3%	0.8%	0.1%	14.7%	15.3%	2.8%	2.4%	2.8%	2.8%
Professional Fees	0.9%	2.3%	21.5%	0.7%	4.4%	3.5%	24.5%	5.8%	3.3%	2.8%	3.3%	3.3%
Office & Software	11.7%	2.1%	-9.6%	0.4%	1.5%	2.9%	10.2%	4.7%	1.7%	1.5%	1.8%	1.8%
Building & Property Rent	3.1%	2.3%	5.1%	0.3%	2.2%	1.8%	5.3%	2.9%	1.4%	1.3%	1.5%	1.5%
General Business Expenses	0.9%	0.9%	-0.8%	0.0%	2.4%	3.7%	4.0%	0.1%	0.8%	0.7%	0.8%	0.8%
Meals & Entertainment	0.6%	0.7%	1.0%	0.0%	0.2%	0.4%	1.2%	0.5%	0.3%	0.2%	0.3%	0.3%
Utilities	2.1%	0.1%	0.4%	0.0%	0.2%	0.2%	0.8%	0.6%	0.3%	0.2%	0.3%	0.3%
Insurance	0.0%	0.0%	0.3%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Business Licences	0.4%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.8%	0.1%	0.1%	0.1%	0.1%
Contributions to Charities	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.2%	0.2%
Shop & Field Tools	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Other Supplies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.1%
Travel	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.1%	0.1%	0.1%
Total Operating Expenses	36.6%	37.3%	74.1%	4.5%	37.0%	27.6%	116.9%	46.8%	22.5%			
OTHER EXPENSES — BELOW THE OPERATING LINE												
Vehicle Expenses	4.5%	2.8%	9.2%	0.5%	2.4%	4.3%	42.4%	3.3%	3.3%	2.9%	3.4%	3.4%
Home Office Repairs	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	38.6%	0.0%	1.3%	1.1%	1.3%	1.3%
Total Other Expenses	4.5%	2.8%	9.2%	0.5%	2.4%	4.3%	81.0%	3.3%	4.6%			

DOLLARS	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Total	Green ≤	Yellow ≤	Red >
COST OF GOODS SOLD — DIRECT JOB COST												
Subcontractor Expense	\$16,271	\$30,323	\$4,200	\$258,950	\$23,377	\$7,115	\$1,200	\$37,554	\$378,990			
Contract Labor	\$300	\$1,484	-	\$1,344	\$560	\$5,836	\$500	\$5,813	\$15,837			
Supplies & Materials	\$2,828	\$7,508	\$4,813	\$12,833	\$1,068	\$17,689	\$3,297	\$1,564	\$51,600			
Permits & Fees	-	-	-	\$1,720	-	-	-	-	\$1,720			
Referral Fees	\$500	-	-	-	-	-	-	-	\$500			
Total Cost of Goods Sold	\$19,899	\$39,316	\$9,013	\$274,847	\$25,005	\$30,640	\$4,997	\$44,930	\$448,647			
OPERATING EXPENSES — OVERHEAD												
Labor (wages, taxes, WC)	\$7,526	\$12,998	\$13,593	\$11,304	\$17,197	\$12,466	\$15,863	\$8,289	\$99,235			
Advertising & Marketing	\$383	\$6,091	\$3,011	\$1,553	\$523	\$125	\$4,156	\$7,923	\$23,765			
Professional Fees	\$451	\$1,524	\$6,326	\$3,355	\$3,009	\$3,009	\$6,940	\$3,005	\$27,620			
Office & Software	\$5,616	\$1,370	(\$2,836)	\$1,790	\$1,012	\$2,441	\$2,895	\$2,433	\$14,721			
Building & Property Rent	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$12,000			
General Business Expenses	\$446	\$600	(\$235)	-	\$1,641	\$3,155	\$1,144	\$36	\$6,786			
Meals & Entertainment	\$300	\$446	\$294	\$169	\$118	\$361	\$354	\$267	\$2,309			
Utilities	\$1,020	\$35	\$123	\$129	\$131	\$170	\$215	\$336	\$2,158			
Insurance	-	-	\$75	-	-	\$208	-	-	\$283			
Business Licences	\$181	-	-	-	\$102	-	-	\$400	\$683			
Contributions to Charities	-	-	-	\$1,250	-	-	-	-	\$1,250			
Shop & Field Tools	\$88	\$191	-	-	-	-	-	-	\$279			
Other Supplies	-	-	-	-	-	-	-	\$37	\$37			
Travel	-	-	-	-	-	-	\$67	-	\$67			
Total Operating Expenses	\$17,511	\$24,754	\$21,850	\$21,050	\$25,233	\$23,436	\$33,132	\$24,226	\$191,192			
OTHER EXPENSES — BELOW THE OPERATING LINE												
Vehicle Expenses	\$2,176	\$1,885	\$2,707	\$2,479	\$1,622	\$3,619	\$12,013	\$1,731	\$28,233			
Home Office Repairs	-	-	-	-	-	-	\$10,950	-	\$10,950			
Total Other Expenses	\$2,176	\$1,885	\$2,707	\$2,479	\$1,622	\$3,619	\$22,963	\$1,731	\$39,183			

MONTHLY OPPORTUNITY GAP (\$ VS. GREEN TARGET)

ANONYMIZED SAMPLE. Each cell = (Actual % of Revenue – Green Target %) × that month's revenue, shown only where the line is yellow or red. Cells at or better than the green target are left blank. This is the size of the field, not a promise.

Expense Category	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Total Gap (\$)
Subcontractor Expense		\$5,130		\$79,311				\$17,862	\$102,303
Contract Labor		\$423				\$4,478	\$47	\$4,984	\$9,932
Supplies & Materials	\$338	\$4,061	\$3,281			\$13,276	\$1,824		\$22,779
Permits & Fees				\$775					\$775
Referral Fees	\$452								\$452
Labor (wages, taxes, WC)	\$2,737	\$6,368	\$10,646		\$10,376	\$3,980	\$13,030	\$3,107	\$50,242
Advertising & Marketing		\$4,500	\$2,304				\$3,476	\$6,679	\$16,959
Professional Fees			\$5,501		\$1,100	\$633	\$6,146	\$1,554	\$14,934
Office & Software	\$4,898	\$376				\$1,168	\$2,470	\$1,656	\$10,567
Building & Property Rent	\$877	\$638	\$1,117		\$613	\$397	\$1,132	\$826	\$5,601
General Business Expenses	\$110	\$136			\$1,163	\$2,561	\$945		\$4,916
Meals & Entertainment	\$205	\$313	\$235			\$191	\$297	\$164	\$1,404
Utilities	\$924		\$64				\$158	\$232	\$1,378
Insurance			\$46			\$124			\$169
Business Licences	\$133				\$34			\$348	\$515
Contributions to Charities				\$777					\$777
Shop & Field Tools	\$40	\$124							\$164
Other Supplies									-
Travel							\$38		\$38
Vehicle Expenses	\$787		\$1,853			\$1,158	\$11,191	\$229	\$15,218
Home Office Repairs							\$10,638		\$10,638
TOTAL MONTHLY OPPORTUNITY	\$11,502	\$22,068	\$25,044	\$80,863	\$13,286	\$27,967	\$51,392	\$37,642	\$269,763

Blank = at or better than the green target that month. April's revenue is inflated by one \$433,534 fire job, so April gaps read low; low-revenue months read high. The Total column is the reliable figure.

We can do this for your business.

Same assessment, your numbers, no cost and no obligation. You see the findings before you decide anything.

WHAT YOU GET BACK

- **Your own heat map.** Every expense line graded against what your model is capable of, not an industry average.
- **The gap in dollars.** Line by line, month by month, so you can see where it actually sits.
- **A written executive summary.** The finding, what it costs, and what to do first.
- **A working model you keep.** Reload next month's export and it updates itself.

WHAT WE NEED FROM YOU

- **Profit and Loss** — accrual basis, by month.
- **Profit and Loss by Customer** — for job-level margin.
- **Balance Sheet** — as of the period end.
- **A/R Aging Summary** — to read collections.

Four exports out of QuickBooks Online. Roughly ten minutes of someone's time.

HOW IT WORKS

STEP 1

Book the fit call

Fifteen minutes. We map four or five universal KPIs straight from your P&L on the call.

STEP 2

Send the four reports

Straight out of QuickBooks. Nothing to fill in, nothing to prepare.

STEP 3

We build the assessment

We calibrate targets to your model and grade every line against them.

STEP 4

You see the number first

You review the findings before you commit to anything at all.

Book the fit call

Free, fifteen minutes, no obligation. You will see your own red, yellow and green in that same call.

CALL

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Randy McKinley, CEO · The Company Doctors · Business Turnaround Experts. The assessment in this document reflects one client engagement; figures are actual and unaltered, with the client's name, customers and identifying details removed. Results vary by business — this is a diagnostic, not a forecast, and no outcome is promised or implied.