Stop the Profit Leaks

A 3-page guide for roofing owners who are busy, booked, and still broke.

No New Tools. No Habits.

The 'busy but broke' problem in one picture

400 yards of work... but profit disappears in turnovers you can't see.

Silent turnovers: TO TO TO TO TO

Result: Busy but broke

In 5 minutes, you'll understand:

- The 5 'silent turnovers' that steal profit even when revenue looks strong.
- Your break-even floor: the minimum you must collect each month to not bleed cash.
- A simple Profit Floor guardrail you can add to pricing without changing your process.

Good news if your QuickBooks is a mess

You do not need perfect bookkeeping to find the biggest leaks. Break-even is mostly an overhead + cash math problem. With bank and payroll data, you can get a decision-grade answer fast.

The 5 silent turnovers

This is why a roofer can be busy and still broke. Fix these and the money shows up.

Turnover	What it looks like	The fix (guardrail)
1) Overhead not recovered	Prices feel marked up, but overhead (office, trucks, insurance) is not being paid by each job.	Add a Profit Floor: overhead recovery line (or quote-floor rule) that updates
2) Costs not tied to jobs	Materials, subs, fuel, dump fees land in QuickBooks but never get tagged to the job - so margins are a guess.	Auto-tag costs with vendor rules + job lists. Show margin by job type without
3) Labor burden creep	Overtime and rework rise quietly, but pricing stays the same. Your labor % climbs and profit disappears.	Monitor labor % weekly and flag spikes by job type or crew. Fix the leak
4) Cash gap / AR lag	You pay weekly/upfront and collect later. Even profitable jobs can create a cash crunch.	Use deposit rules + automated collections + a simple 13-week cash view to prevent
5) Late close = blind	If financials are late or 'close enough', you find problems after the month is over - too late to fix.	Close by the 10th with a checklist and automated reconciliations. Only

The simplest weekly scoreboard (3 numbers)

Overhead run-rate | Break-even revenue | Overhead recovery per job (or per crew-day)

15-minute break-even floor

Use this even if QuickBooks is disorganized. You are estimating a floor, not building perfect job costing.

Step 1: Know your monthly overhead (round number)

- Add up: office payroll + rent + vehicles + insurance + marketing + software + loan payments.
- If you are unsure, use last 90 days of bank + payroll to estimate a monthly run-rate.

Step 2: Pick a realistic gross margin range

- If you do not know, use a range (example): 25% / 30% / 35%.
- This keeps you honest and prevents a false sense of precision.

Break-even revenue = Monthly overhead / Gross margin %

Example (easy math)

Monthly overhead: $19,000

If gross margin is 30%: break-even is about $63,000/month ($19,000 / 0.30).

Want this done-for-you from your real data?

Free: Profit Leak Snapshot

A quick scoreboard that shows your break-even floor and top leaks.

- Break-even floor (range)
- Overhead run-rate
- Top 3 leaks by $ impact

Upgrade: Autopilot Install (7 days)

We install Profit Floor + pricing guardrails so you stop underpricing automatically.

- No new tools
- No habits
- Weekly scoreboard + monitoring

Next step: Connect QuickBooks + payroll (read-only is fine) to generate your scoreboard.