



**Can you give us a comprehensive guide to manage our Accounting and bookkeeping? We'd be interested in ditching QBO if it makes sense. we want to follow Codie Sanchez new hire to help build out this system and put it in our calendar. we're a deck builder doing ~\$3 Million. build a complete financial system for us, meetings, we're in the dark and need help.**

Now I'll create a comprehensive guide with calendar templates. Let me generate the final report:

## Comprehensive Financial System Guide for Your Deck Building Company

### Executive Summary

You need a **complete financial operating system** with three layers: (1) accounting software stack, (2) people/processes for managing it, and (3) a disciplined meeting calendar that creates accountability and visibility. Following Codie Sanchez's 100-day new hire framework, you can implement this in phases without disrupting operations.

**The Bottom Line:** Ditching QBO makes sense if you layer in construction-specific job costing, but it's cleaner to keep QBO as your general ledger, swap out the AP/expense/payroll pieces around it, and add an AI bookkeeping layer. This approach minimizes migration friction while solving your real pain points. [\[1\]](#) [\[2\]](#) [\[3\]](#)

### Part 1: Your Recommended Software Stack

#### Why The Stacked Approach Works

For a \$3M deck builder, an all-in-one ERP often creates bloat and complexity. A **modular stack** with single-purpose tools lets you optimize each workflow independently. [\[2\]](#) [\[4\]](#)

Layer	Current	Recommended	Why
General Ledger	QBO	Keep QBO (or Xero)	Familiar, integrations work, construction add-ons available

Layer	Current	Recommended	Why
<b>AP/Spend/Expenses</b>	Manual/QBO	<b>Ramp</b>	AI-driven invoice capture, free corporate cards, project tagging, automation
<b>Payroll/HR</b>	TBD	<b>Gusto</b>	\$39/month + \$6/employee, automated W-2/1099 handling, seasonal worker support
<b>Job Costing/Ops</b>	None	<b>Werx</b> or <b>JobTread</b>	Werx is deck-specific; JobTread is full-lifecycle mobile-first
<b>AI Bookkeeping</b>	N/A	<b>Digits</b> or <b>Puzzle</b>	Parallel testing for 60-90 days to validate ROI before full switch

## Why Not Full QBO Replacement?

Switching completely to a construction ERP like **Sage 100 Contractor** or **Foundation** requires 3-6 months of setup, chart of accounts redesign, and training. For a \$3M firm, the ROI takes time. Instead, start here:

**Phase 1 (Month 1):** Keep QBO as your system of record. Fix AP/expenses/payroll around it.

**Phase 2 (Months 2-3):** Layer in JobTread or Werx for job costing visibility. Run parallel with QBO until comfortable.

**Phase 3 (Months 4-6):** Test Digits or Puzzle to reduce month-end close time and manual categorization. If it cuts 10+ hours, commit to it. <sup>[5]</sup>

## Part 2: Codie Sanchez 100-Day Implementation Roadmap

This is a **structured onboarding plan** for whoever owns your financial system—whether it's a new hire, consultant, or you delegating it. <sup>[1]</sup>

### Phase 1: Days 1-30 (Assessment & Baseline)

#### Week 1 Goals:

- Consolidate all financial data into one master spreadsheet (QBO export, bank statements, job revenue by project)
- Create an org chart showing who owns what
- Schedule standing meetings (see calendar below—lock these in, don't cancel)
- Meet with your QBO bookkeeper or accountant to understand current chart of accounts

#### Deliverables:

- Master financial snapshot (last 12 months by month, by job type)
- Simple one-page org chart
- Meeting calendar (non-negotiable recurring slots)

#### Week 2-4 Goals:

- Create a **KPI Scorecard** (Google Sheet, updated weekly):
  - Monthly revenue, gross profit %, cash on hand, AR aging
  - Revenue by deck type (if applicable—custom, standard, etc.)
  - Top 3-5 jobs and their profitability
- Document current processes: How are estimates created? How is time tracked? When do invoices go out?
- Assign roles: Who approves vendor payments? Who reconciles bank? Who prepares the monthly P&L?

### **Deliverable by Day 30:**

One-pager showing:

- **Where you are today:** Revenue \$3M, profit margin %, cash position, biggest financial pain point
- **Where you want to be:** Revenue goal (year 1), profit margin target, cash reserve goal
- **How you'll get there:** What changes to processes, people, or tools will move the needle?
- **What you need:** Budget for software, people, training

## **Phase 2: Days 31-60 (Design & Plan)**

### **Week 5-8 Goals:**

#### **Financial Process Design:**

- Chart of accounts redesign for job costing (not just expense buckets)
  - Structure: Job Type > Job Number > Cost Code (materials, labor, subs, equipment)
  - Example: "Custom Deck - Job 2024-001 > Materials" vs. generic "Job Expenses"
- Invoice process map: Estimate → Job Setup → Time Entry → Cost Tracking → Invoice → Payment Collection
- Month-end close checklist: Days 1-5 (expense entry), Days 6-10 (reconciliation), Days 11-15 (P&L & job profitability review)

#### **People & Accountability:**

- Create job descriptions: Who owns the bookkeeping? Who manages payroll? Who reconciles? Who tracks time?
- If you're solo or using a part-time bookkeeper, design **dual coverage** so there's a backup

#### **Tool Pilot:**

- Start **Ramp trial** (free): Connect one bank account, tag 20 expenses by project, test receipt capture
- Interview **Gusto** and **JobTread/Werx** (most offer 14-day free trials); watch their demo videos

- If considering ditching QBO later, export a sample month's data to see how it maps to Xero or Sage

### **Deliverable by Day 60:**

- Detailed **Process & Accountability Document:**
  - Chart of accounts with 20-30 cost codes
  - Month-end close calendar (12 months x specific tasks)
  - Team roles matrix: Who does what by month?
- **One-pager on Year 1 Financial Goals:**
  - Revenue target
  - Gross profit margin goal
  - Cash reserve target
  - Top 3 operational improvements (e.g., "Reduce month-end close from 2 weeks to 5 days")

### **Phase 3: Days 61-100+ (Build & Optimize)**

#### **Weeks 9-14 Goals:**

#### **Implement Software Stack:**

1. **Ramp:** Migrate all corporate card spend and vendor bills; tag by project; sync to QBO
2. **Gusto:** Load payroll, set up tax filings; run first payroll via Gusto instead of manual
3. **JobTread/Werx:** Load your open jobs, create a sample estimate-to-invoice workflow
4. **QBO integrations:** Connect Ramp, Gusto, and your bank accounts so data auto-syncs

#### **Build KPI Dashboards:**

- Create a **Weekly Scorecard** (Google Sheet, updated every Friday):
  - Revenue YTD vs. target (by month, by job type)
  - Gross profit YTD vs. target
  - Cash on hand, AR aging (0-30, 30-60, 60+)
  - Top 3 jobs: Estimated cost, actual cost, variance
  - Open projects: On time? On budget?
- Create a **Monthly Management Dashboard** (for end-of-month review):
  - P&L: Revenue, cost of goods sold, gross profit, operating expenses, net profit
  - Balance sheet snapshot: Assets (cash, receivables), liabilities (payables), owner equity
  - Job profitability: Top 5 jobs by profit, bottom 5 by profit
  - Cash flow forecast: Next 90 days

#### **Hire/Delegate:**

- Determine: Do you hire a full-time bookkeeper, use a part-time contractor, or outsource to a construction accounting firm?
  - **In-house:** \$40-60K/year (salary, payroll taxes, benefits) but you own the knowledge
  - **Part-time contractor:** \$25-40/hour, 20-30 hours/week (~\$2-3K/month)
  - **Outsourced bookkeeping firm:** \$2-5K/month (done-for-you books + strategic advice)

#### **Deliverable by Day 100:**

- **Fully functioning KPI dashboard** (weekly + monthly)
- **Integrated tool stack** live and syncing (Ramp + Gusto + JobTread + QBO)
- **Documented month-end close process** (templates, checklists, responsible parties)
- **Hiring decision:** Who will own this ongoing?

### **Part 3: Meeting Calendar & Accountability System**

The **meeting cadence is the backbone** of financial visibility. Without it, systems are just tools; with it, they're a management engine. <sup>[6]</sup> <sup>[7]</sup> <sup>[1]</sup>

#### **Weekly Meetings (Non-Negotiable)**

##### **Every Monday, 8:00 AM – Sales, Estimating & Bid Review (45 minutes)**

- Lead flow (how many leads came in last week?)
- Jobs bidding (which ones, estimated value, close date?)
- Wins/losses (closed jobs, lost bids, win rate %)
- Revenue pipeline (next 30, 60, 90 days forecast based on bids)
- Attendees: Owner, Sales/Estimator, Project Manager
- Agenda: Google Doc with three sections—Reminders (priorities), Issues (blockers), Tasks (action items)

##### **Weekly 1-1 Meetings (20-30 min each, Tuesday-Thursday)**

- **With Operations/Project Manager:** Progress on current jobs, scope creep, change orders, staffing needs
- **With Bookkeeper/Finance Person:** Bank reconciliation status, A/P aging, A/R follow-up, payroll processing
- **With Sales/Estimator:** Lead follow-up, proposal status, lost-deal debriefs
- Structure: Employee-led agenda in Google Doc
  - Section 1: Reminders (key tools/docs they use, current priorities)
  - Section 2: Progress updates, wins from the week, blockers/problems
  - Section 3: Action items (what's due this week, next week)

##### **Every Friday, 2:00 PM – Field/Contractor Check-in (30 minutes, optional if no active jobs)**

- Workload/staffing (do you have enough crew for this week's schedule?)
- Material/equipment needs (anything delaying jobs?)
- Subcontractor performance (are they showing up, on time, quality good?)
- Safety/quality issues (any incidents, rework, warranty claims?)
- Schedule and budget vs. actual (jobs on track for completion/budget?)
- Attendees: Owner, Project Manager, Lead field person or crew lead

## **Monthly Meetings**

### **1st Friday of Month, 9:00 AM – Monthly Financial Review (45 minutes)**

- P&L review (compare last month to budget, to prior year)
  - Revenue by job type (if applicable)
  - COGS (cost of labor, materials, subs)
  - Gross profit and gross margin %
  - Operating expenses (payroll overhead, office, insurance, etc.)
  - Net profit
- Balance sheet snapshot (cash, A/R, A/P, equity)
- Cash flow: Cash collected, cash paid, days sales outstanding
- AR aging: Bills over 30, 60, 90 days—actions taken to collect
- Payroll: Headcount, labor cost as % of revenue (target: 25-35% for deck builders)
- Attendees: Owner, Bookkeeper/Accountant
- Deliverable: Printed or shared one-page P&L + AR aging report

### **2nd Friday of Month, 1:00 PM – Monthly Project Management Review (60 minutes)**

- "Accountability time" — each project manager or job lead presents one key project
  - Estimated revenue for the job
  - Actual costs incurred YTD vs. estimate
  - % complete vs. schedule
  - Change orders (requested, approved, pending)
  - Receivables (invoice date, payment received or aging?)
  - Major issues (delays, rework, customer complaints)
- Review top 5 jobs by profit and top 5 by loss (or red flags)
- Attendees: Owner, Project Manager(s), Bookkeeper
- Deliverable: Job profitability report (simple: Job Name, Est. Revenue, Actual Cost, Variance %)

### **3rd Friday of Month, 10:00 AM – Monthly Management Strategy Meeting (90 minutes)**

- **Review strategic goals:** Are you on track to hit this year's revenue, profit, and cash targets?
- **Staffing/hiring:** Do you need more crew? Who are you considering? What's the timeline?
- **Customer/market:** What's the pipeline look like? Any big contracts pending? Competitors doing anything?
- **Operational improvements:** What's slowing you down? (Too much manual paperwork? Inaccurate estimates? Long payment collection?)
- **Technology/systems:** Are the tools working? Any issues with QBO, Ramp, JobTread, Gusto?
- **Financial forecast:** Cash position for the next 90 days—any concerns?
- **Action items:** Who owns what? Deadline?
- Attendees: Owner, Project Manager, Bookkeeper, possibly a business advisor or consultant
- Deliverable: Action item list with owners and due dates

## Quarterly Meetings

### End of Each Quarter (January, April, July, October) – Quarterly Business Review (120 minutes)

- **Review quarterly results** against plan:
  - Revenue (actual vs. forecast)
  - Profit (actual vs. goal)
  - Cash position
  - Customer acquisition/retention metrics
- **Refine strategic plan for next quarter:**
  - Major projects/opportunities?
  - Hiring needs?
  - Marketing/sales focus?
  - Technology upgrades or changes?
- **Tax planning** (if Q4, also discuss estimated taxes, year-end accruals, deductions to capture)
- Attendees: Owner, Project Manager, Bookkeeper, Accountant/CPA (especially Q4)
- Deliverable: Quarterly summary + revised plan for next quarter

## Annual Meetings

### January – Annual Strategic Planning (Half-day, 4-6 hours)

- **Review prior year:** Wins, failures, lessons learned
- **Set annual targets:** Revenue, profit, cash, headcount, customer satisfaction

- **Market/competitive landscape:** What's changing in your market?
- **3-5 year vision:** Where do you want to be?
- **Budget:** Detailed operating budget for the year, including hiring plan
- Attendees: Owner, key team members (PM, Bookkeeper, Sales lead)
- Deliverable: Annual plan document + master calendar for the year

#### **Twice-yearly (January & July) – All-Company Town Hall (60 minutes)**

- **State of the company:** How are we doing? Wins from the last 6 months?
- **Future direction:** What's coming? New services? New markets?
- **Team development:** Recognition, training opportunities, career growth
- **Open Q&A:** Let the team ask questions
- Attendees: Entire team
- Deliverable: Talking points memo, summary of Q&A

### **Part 4: Your 2026 Calendar (Recommended Schedule)**

Print this, put it in Outlook, and treat it as sacred (no cancellations unless an emergency).

#### **Weekly Standing Meetings**

Day	Time	Meeting	Duration	Attendees
Monday	8:00 AM	Sales, Estimating & Bid Review	45 min	Owner, Sales, PM
Tuesday	10:00 AM	1-1: Project Manager	30 min	Owner, PM
Wednesday	10:00 AM	1-1: Bookkeeper/Finance	30 min	Owner, Bookkeeper
Thursday	10:00 AM	1-1: Sales/Estimator	30 min	Owner, Sales
Friday	2:00 PM	Field/Crew Check-in	30 min	Owner, PM, Crew

#### **Monthly Standing Meetings**

Occurrence	Day	Time	Meeting	Duration
1st Friday	9:00 AM	Monthly Financial Review	45 min	
2nd Friday	1:00 PM	Monthly Project Management Review	60 min	
3rd Friday	10:00 AM	Monthly Management Strategy	90 min	



## Quarterly & Annual

Date	Meeting	Duration
End of Q1 (March 28)	Quarterly Business Review	120 min
Mid-year (July 15)	1st Town Hall + Mid-year review	90 min
End of Q3 (September 26)	Quarterly Business Review	120 min
Early January 2027	Annual Strategic Planning + Town Hall	Half-day

## Part 5: KPI Scorecard for Deck Builders

Track these metrics **weekly** (updated every Friday) and **monthly** (end-of-month review).

### Weekly KPI Scorecard (Google Sheet)

Metric	Target	Current	Prior Week	Variance	Owner
Revenue YTD	\$250K	\$240K	\$220K	-\$10K	Sales
Gross Profit YTD	\$100K (40%)	\$92K (38%)	\$85K (38%)	+\$7K	PM
Cash on Hand	\$80K	\$75K	\$80K	-\$5K	Bookkeeper
AR Aging 0-30 Days	>\$150K	\$130K	\$125K	+\$5K	Bookkeeper
AR Aging 30-60 Days	<\$50K	\$45K	\$50K	-\$5K	Bookkeeper
Leads This Week	TBD	3	2	+1	Sales
Bids Outstanding	TBD	5	4	+1	Sales

### Monthly KPI Scorecard (End-of-Month)

Metric	This Month	Last Month	YTD	Target YTD	Status
Gross Revenue	\$250K	\$245K	\$740K	\$750K	On track
Cost of Goods Sold	\$155K	\$153K	\$450K	\$450K	On track
Gross Profit	\$95K	\$92K	\$290K	\$300K	-\$10K variance
Gross Margin %	38%	37.6%	39.2%	40%	-80 bps
Operating Expenses	\$45K	\$42K	\$125K	\$130K	On track
Net Profit	\$50K	\$50K	\$165K	\$170K	-\$5K variance
Net Margin %	20%	20.4%	22.3%	22.7%	-40 bps
Days Sales Outstanding	28	30	29	<30	On track
Payroll as % Revenue	32%	30.5%	31%	<35%	On track
Cash Balance	\$75K	\$80K	—	>\$60K	On track

Metric	This Month	Last Month	YTD	Target YTD	Status
<b>Top Job (Revenue)</b>	Job 2024-015	—	\$45K	—	On track
<b>Top Job (Profit %)</b>	Job 2024-010	—	42%	40%+	Excellent

## Part 6: Implementation Timeline (Next 100 Days)

**Now (January 10, 2026) → Mid-April 2026**

### Month 1: January 10 – February 10 (Assessment)

Week	Task	Deliverable	Owner
1	Consolidate financials, create org chart, lock meeting calendar	Master P&L + org chart	You
2-3	Create initial KPI scorecard, document current processes	Google Sheet (5 KPIs tracked)	Bookkeeper
4	One-pager: where you are, where you want to be, how to get there	One-page strategic summary	You + PM

### Month 2: February 10 – March 10 (Design & Tool Pilot)

Week	Task	Deliverable	Owner
5	Redesign chart of accounts for job costing	Chart of accounts with cost codes	Bookkeeper
6	Start Ramp trial, sync one bank, categorize expenses	Ramp account live, 20+ expenses tagged	You/Bookkeeper
7	Demo Gusto and JobTread/Werx, run sample workflows	Side-by-side comparison doc	You
8	Month-end close process doc, team role matrix	Process calendar + RACI chart	You + Bookkeeper

### Month 3: March 10 – April 10 (Build & Optimize)

Week	Task	Deliverable	Owner
9	Deploy Ramp (all vendors/bills), deploy Gusto (first payroll)	Both tools live, first month running	You + Team
10	Load jobs into JobTread/Werx, test estimate-to-invoice flow	3-5 sample jobs created	PM
11	Build weekly + monthly KPI dashboards in Google Sheets	Dashboards published, team trained	Bookkeeper
12	Complete month-end close, review process; make QBO integrations official	Q1 financials closed, all tools syncing	Bookkeeper

Week	Task	Deliverable	Owner
13	Decide: Full-time bookkeeper, part-time contractor, or outsourced firm?	Hiring/contracting decision made	You

**By April 10:** You'll have a complete, integrated financial operating system with monthly visibility into profit by job, automated expense tracking, payroll processed through one system, and a disciplined meeting cadence that keeps everyone accountable.

## Part 7: Software Decision Tree

### Do you want to ditch QBO?

If...	Then...	Timeline
You want simplicity and minimal disruption	Keep QBO, swap AP/Payroll/Ops around it	Start now (Month 1)
You need deep job costing and WIP reporting	Move to Sage 100 Contractor or Foundation	Month 6+ (requires 3-6 month implementation)
You want max automation and AI-first accounting	Pilot Digits/Puzzle parallel to QBO for 90 days	Month 2 pilot, decide Month 4
You're ready to blow it all up and start fresh	Migrate to Xero + Ramp + Gusto + Acumatica	Month 4-6 (high-touch migration)

**For you, the recommended path: Keep QBO, fix the layers around it (Ramp, Gusto, JobTread), pilot AI bookkeeping, and re-evaluate in 6 months.** This gives you 80% of the benefit of a full replatform with 20% of the friction.

## Part 8: Quick-Start Checklist

### This Week (by January 15):

- [ ] Schedule recurring meetings (use Outlook/Google Calendar, make them recurring for all of 2026)
- [ ] Create a shared Google Sheet for your weekly KPI scorecard
- [ ] Pull your last 12 months of P&L from QBO
- [ ] List your top 10 jobs from the last year (revenue, estimated profit)

### This Month (by February 10):

- [ ] Create a detailed chart of accounts for job costing
- [ ] Sign up for Ramp trial, connect your main bank account
- [ ] Schedule demos with Gusto, JobTread/Werx, and Digits/Puzzle
- [ ] Write a one-pager: Current state, desired state, plan to get there

### Next 60 Days (by April 10):

- [ ] Deploy Ramp (all vendors and bills migrated)
- [ ] Deploy Gusto (run first payroll, year-end tax forms automated)
- [ ] Deploy JobTread or Werx (load 5 jobs, test full workflow)
- [ ] Finalize month-end close process and team responsibilities
- [ ] First complete monthly financial review meeting

#### **By Day 100 (April 20):**

- [ ] All four tools live and syncing (QBO, Ramp, Gusto, JobTread/Werx)
- [ ] Weekly KPI dashboard running (updated every Friday)
- [ ] Monthly KPI dashboard running (reviewed by end of each month)
- [ ] Hire or contract a bookkeeper (if not already done)
- [ ] Implement dual coverage so nothing breaks if one person is out

### **Final Word: It's Not the Software, It's the System**

You could have the best accounting software in the world, but if you don't meet every month to review profitability by job, reconcile cash, and plan ahead, it's just a fancy data entry tool. **The real value is the discipline—the meetings, the scorecard, the accountability.**

Codie Sanchez's 100-day framework works because it forces you to answer hard questions: Do we know which jobs make money? Are we billing on time? Is our cash sufficient to fund growth? Are we staffed right? **Once you can answer those questions with real data, everything else follows.**

Start with the calendar. Lock in the meetings. Then layer in the tools. You'll have a world-class financial operating system for your deck building business by spring.

#### **Key Sources:**

Codie Sanchez New Hire 100-Day Gameplan Framework<sup>[1]</sup>

Research files: QBO alternatives & software stack recommendations for deck builders<sup>[2]</sup>

Construction accounting software evaluation (Grok report)<sup>[3]</sup>

Ramp, BILL, Gusto, JobTread product comparisons<sup>[4]</sup>

AI-native bookkeeping tools (Digits, Puzzle, [Bookkeeping.ai](#))<sup>[5]</sup>

Construction industry best practices: meeting cadence & accountability<sup>[6]</sup>

Kitces financial advisor client service calendar framework<sup>[7]</sup>

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