The Cost of Doing Everything

Earning a life you haven't got time for

A guide for small business owners

Better work life. Better home life. Better bank balance.

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Contents

Chapter 1

Taking Every Job

"How do you fancy a trip to the cost this weekend?"

Your heart sinks. "Oh, that job", you think. You haven't even had that conversation yet.

"I'd love to. We'll have to see how it goes", you reply.

It's an uncomfortable feeling. It might not be the best thing you wanted to do this weekend. Maybe just sitting down and doing nothing would be great. It's just that there is a growing feeling that the weekend isn't really going to be there for you. There's a job that's overrun. You need to ensure that the work is complete for the invoice that could go out next week.

"Let's face it - there is money to be earnt, and it won't always be like this", you tell yourself... and believe it... mostly.

It's hard getting jobs in. When you do, they almost always seem to have a magnet for attaching the hassle factor - the twist that means the job is more time consuming than it should have been. You know that a regular job has a regular price and you're near the top end of that.

It's not as if your customers are made of money... Although in some cases they are made of money; they're also not people to take advantage of. You've got to be reasonable.

It doesn't seem to matter which way you look at it. It's just hard. You spend time, money, and effort trying to get customers to come in. When they do come in, they don't bring nice, plain jobs where you could stretch your skills and do something really great.

It's not as if you're going to be the world leader in your particular field. You can be pretty sure that you are ahead of some of your peers, when you look at some of the people who are working in other jobs; they seem to get away with murder, but you can't.

That's the thing. If you're employed by somebody, you get pushed around from pillar to post, but you do get paid on time every month, whether the job's done or not. If you do it yourself, you have to sort all the problems out. If you get paid before the end of the month, that's great, but sometimes you have to do another week into next month before the money's there to pay you.

It's very hard saying no. You can't say no to people because they are your bread and butter. On a really good day, you can have bread, butter, and jam, but the jobs that provide jam are few and far between. You really need the bread, and it would be nice to have a bit of butter, but you can't necessarily have more than that.

It's not quite survival. It's not that bad, but it's not much more than survival, and it's hard work for that.

You never know where the work is coming from. You work diligently on this job because once this one's done, hopefully you'll get a better job, something that pays properly. You do the quotes, you quote the margin in there. You know what it looks like. You know pretty much what it will entail, and then, like most battle plans, the battle plans evaporate the moment the battle starts. You make the first move on the job and then become aware that, "oh dear, there might be a little bit more to this one".

This is the background where it's very easy to fall into the trap of having to take every job because you don't know where the next one's coming from. Somehow, we seem to think that it is impossible to trust the future because you can't put a finger on it. You can't put a value to the invoice. You don't know the address. There is another way of looking at this. There is probably a corner shop near you or an express store.

When they close on Sunday night, when everybody starts their new week, they could open the doors on Monday morning and not see a single customer. They don't know who's coming in. They could buy a bottle of milk or not. They might just want a newspaper, and then you don't see anybody for a whole hour. Somebody could come in and buy beans, but then they might not. They might just buy something trivial and go out again.

The thing is, it's not just about looking into the future. It's also about understanding the past. When you think about it, there's no real reason why something should happen on

Monday coming, but if you look at last Monday and 52 Mondays before that, what happened?

The answer is: not nothing.

In other words, there was something on every Monday. It wasn't always the same something, and some Mondays were better than others. The point is, there was something.

We struggle with that. The self-employed world is a tough one. It's not whether or not there's a can of beans; it's "can I pay the mortgage?" In reality the uncertainties of beans and mortgage payments come from the same place. It just doesn't feel like that. This is part of the life that we need to take back.

Chapter 2

Why Can't Sole-traders Switch Off?

In an ideal world, we would go home, say hello to everyone, including your children (if they're still at home or still awake), and then we could stop, just unwind, not think about anything. Enjoy a shower. Have tea with the person that shares your time. Or have tea with the person that would share your time but just can't. There is that sense of returning to the place that is sanctuary.

The aim is to bring some money in to live a life. Work is supposed to be the mechanism by which that happens, and yet in many ways, life is spent working. You wonder why. Very often it's the little thought invaders - the space invaders that get into your head and they take up your thinking space.

It could be something as small as a drill bit or a component. Anything that is quite small, very much required, but just needs to be remembered, because it affects the job tomorrow or makes something easier. As you sit down and think, "Is this time mine?" you remember that you can't remember exactly what size it was or exactly what address it was, or which phone number you wrote down, or what job it's for.

"Are you going to drink that cup of tea?"
"Are you really watching this?"

These are the voices that come in and try to bring you back to where you're meant to be. It's not that you don't mean to be there. It's just that these things are important, and in a minute, you're going to go to bed and you definitely won't remember them in the morning.

It can be like that with quotes and callbacks. The current job is okay, but it's coming towards an end. It'll be a relief to get it done. It'd be nice to have the money in. Most of the money is already committed, but you still like to have the money in because it means you can pay those bills. There might even be a little bit left over, which would be great.

Then there's the job you do remember, and another one that might happen, and another one that you vaguely remember but can't quite remember the details of, and "oh flipping heck, I have forgotten to phone so-and-so".

We don't need to dwell on all the tiny bits and pieces that belong to the world of being a sole trader, even if you work with somebody else alongside you, on-site or at home, or even both. The fact is that we know what they are. They're perpetual noise. They stick to you like glue, and you're never quite free of them.

Yes, it would be ideal if somebody went around just making notes as you went through the day. They wrote everything down for you, and you'd have nothing to think about. It would be great. You could have your brain back for yourself. You wouldn't have tiny bits of paper receipts from the wholesaler or anybody else. You'd have the whole thing laid out somewhere, somewhere that's safe, somewhere that you don't have to look at it, but when you do look, everything is there in front of you.

It would be great to have some sort of plan, some kind of idea of what work is out there, where you're up to. What do those orders look like? What would it mean if they all came in? What would it mean if none of them came in? More likely, some of them will come in, but which ones? What would they be worth?

"You said you were watching this. You seem to be miles away".

On a good evening, you can sort of switch off, mostly. Not quite completely, but mostly. Mostly will do. Mostly is a lot better than a lot of days. But it would be nice. It would be nice if there was a little bit more money, a little bit more peace, and a little bit more time. That would be a good place to be. Then you hear yourself "I just wish I hadn't forgotten to phone that call back earlier on".

Let's enjoy what we're watching. I mean, this is what it's all about: being at home, spending some time together. It'd be better to be doing more than just watching the telly, but for now this will do.

Tomorrow is another day. For now, we sit back, relax, and we'll make that call in the morning.

Chapter 3

The Missed Call Problem

There are two ways today could go. Both of them are busy. The typical scenario is that life gets really busy. You remember the call. You get under way with the day. Things happen. Job starts. Phone rings. You answer it. You pick up the bits that are needed. You dig into some things, cross off the emails. You're actually in charge. This is what being a sole trader is all about: managing, staying in charge, dealing with the business.

Actually, you're running behind because you were supposed to be on site or at your desk doing something client focused. Answering the last couple of emails took more time than you thought.

The day moves on. You kind of regain control, and the day finishes. Unfortunately, by the time you make that call, if it was remembered at all, the person has already managed to get someone else to come in and sort out what was needed.

Not every day is a bad day. Sometimes you start the day, look at your emails, deal with them, remember the call, make the call, and it turns out to be an interesting inquiry. A useful piece of work. Something that would actually slot in for a change. Something that fills in a slot that you had, or that you can find time for.

If only life was sweet like that all the time, it would be great. Unfortunately, it's not always great, but it's not always bad either. It has an uplift. There is a positive side.

The problem with missed calls is that some of the time you don't even know that they're missed, or all you've got is a missed call and it's a number that could be spam. You don't really know what it was about. It's possible that it's not even work that's relevant to you. It could be somebody trying to sell you advertising space. Not that you get as many of those anymore. They're more likely to want you to change your electricity supplier or something equally tedious.

Missed calls are a real problem, but they're not a very visible problem. It's most likely that visibility is the single biggest issue. You don't know which ones are valuable, and you don't really know what they wanted anyway. They'll leave you a message, half a message, sometimes they won't leave a message at all. They'll wait for the beeps to come, and then put the phone down. If they're not going to speak, why do they wait that long?

If somebody could speak to them, at least you could find out what they wanted, how serious they were, whether they're worth spending time on. You would have some idea that they might hang around for long enough to be able to get to talk to them properly, so that you can dig into it and properly find out what they want.

There are some horrific statistics about missed calls, especially missed calls for businesses:

- Home service businesses miss 27–62% of inbound calls
- 47% of initial inbound calls go unanswered (Paperclip, 2025)
- A tradesperson missing 5–10 calls/week can lose £45,000–£120,000/year
- 80% of callers who reach voicemail do not leave a message
- 62% of unanswered callers contact a competitor

It's not that anybody wants to dwell on these things, and it's not like you can be sure that it applies to you. You just have these nagging doubts when somebody pulls it to attention.

It seems obvious that the advertising and the word of mouth that resulted in somebody making a phone call to you is valuable. The potential client made the deliberate act of picking up the phone and calling you - you in particular.

In the middle of the day, in the heat of the moment, you didn't answer. It's very likely that you couldn't answer either, even if you wanted to. The effort that they've gone to doesn't seem that significant…

When you're rooting around trying to find more work, or trying to find work that pays better, every one of those insignificant acts by a third party who wanted to call you becomes a more significant act.

What you really need is a crystal ball, something that could actually at least tell you what it was going to be about, tell you whether it's worth your time and pick up the threads. If you could lay it out on a table, point to the jobs and say, "I want that one, that one, and that one", at least you could be in control. You wouldn't have the nagging doubts, and it would probably pay better than is the case right now.

Chapter 4

The Excel Spreadsheet

Sometime in the morning, along the way from waking up to leaving your house, there's a quick run through of what's on today's agenda. You may have background thoughts of what work there is in general and what there is to follow up, perhaps it's a question of chasing up some customer payments too.

This is normal, and you carry it around, but it does sometimes become difficult to remember it all. It's certainly difficult trying to get a context. When you're in the middle of a job, when you're thinking about the quote for another one, it can be hard to think about the complexity of work that's already booked. It can be very hard to work out whether the order book really looks good or whether in a couple of weeks it's going to look rather empty.

if you magically had all the jobs visible to you:

- the ones that you were quoting
- the ones that are just phone calls to return
- the ones that are about to materialise into cash payments

Wouldn't that make life a whole lot easier?

The phone calls and the maybes are not guaranteed work, but they do give an indication of a demand. They do give a clue that these people are interacting with you and there is a way to reach them. They can potentially turn into cash payments.

Your enquiries are already people who called you… not your competitors - you. Those enquiries are no accident; they are a form of "work done" just to be able to read their name on your list.

Given that information is there, would you necessarily quote the next job in the same way, or might you be inclined to err on a slightly higher price? Potentially, would turn the next job down because it's too small. You weren't that keen, and seeing the work that's in front of you means that you can afford to lose this one?

For me, it all changed with an Excel spreadsheet. This book, which is more of an introduction than a true book, expresses a life that I have lived and experienced and, more importantly, suffered for more of my life than not. This was purely because of a thing called marketing, which I didn't really understand.

In a general way, you don't have to understand it. You just need to know that it's there, and there are degrees of crystal ball and things that make life more certain, that give you the opportunity to cast your eye over things and have more control.

What was the spreadsheet? It was a very basic form of sales funnel. It belongs alongside grand-sounding offerings like

Customer Relationship Management. My spreadsheet literally just had a name, an estimated project value (because I don't quote until I'm much nearer to actually having the job), and a percentage likelihood of that job happening.

The importance is less about what it is and more about what it does, and by that, I mean what it does for you as a person.

When you are carrying it all round in your head, you often forget things. It's also very difficult sometimes to try and hold in your head the possibility of what happens if all the jobs happen, what if none of them happen, and what happens if you choose somewhere in between.

Whatever type of work you're involved in, the outcome is about whether you can look at next month and feel something other than uncertainty. It's also about being able to be a bit more selective about the jobs. It's about the balance between "Should I do this with this costing or that costing?"

An extra £10 or an extra £100 isn't just a small figure. After you've done all the other costing, those small amounts go straight onto your profit line. It still means there's more money ending up with you as opposed to being left behind.

Long before the spreadsheet actually happened, I remember doing some work with a company who were faced with an order that was likely to be a real nuisance, and somebody turned around and said, "Well, just quote at twice the price." The conversation went something like this.

"Nobody is going to buy it at twice the price.

"Well, if they do pay twice the price, would you like the job or not?"

"Obviously yes, but they're never going to pay twice the price."

"In that case, you're turning the job away, and you're not losing the job because you don't really want it and you know it's going to be a nuisance. It's not as if you're short of work anyway - you'd have to hire an extra van for a start."

I don't think anybody remembered how 'obvious' it was that "nobody was going to buy". I seem to remember that everyone was shocked when the purchase order just landed without any further discussion. There wasn't even a pushback on the price.

I had been told to put my prices up. It scared the life out of me because I couldn't afford to lose the incoming inquiries. I was not in the position of saying that I can charge twice the price, and I was certainly not in the position where I could afford the situation where the job walks away.
I tended to need most of the jobs that knocked on the door and all the jobs that landed.

What I found interesting was that over a period of time you could see the list of work. You could recognise that there were people expressing an interest. You also knew that not all of them were going to come off, and that was okay.

The visibility of potential work also meant that when a new enquiry came in, it fitted into that context. If this was going to be a slightly awkward job, you could put a little bit extra on it, not twice the price but some extra hours for the things that were going to be awkward.

The spreadsheet was a turning point. Today there is an even bigger turning point. It's just that it's not always very accessible, and it's only now that I've started to realise how inaccessible it is and how it needs to be different.

Chapter 5

Why Cheap Customers Cost the Most

In my world, little jobs were: "could you do an adapter board that does X?" In your world, it could be a little roof repair, a minor leak. It could mean "come and change the timing on my heating system." It might be "can you just sort out this? - it's nearly done", or "you know that job you did for me a while ago? Could you just make a small change to it?"

You know what cheap customers are. The ones who want you to do it for a little bit less. The ones who had a go themselves and then called you in and left you with a right mess. These customers only want a small job because they want to spend a small amount of money and they haven't got any to spare.

You can't easily go back and say, "This job has got a problem or could do with a proper foundation," because any of those things add to the amount. Sometimes the issue is just a question of perception. They see the finished thing in place. They don't see all the preparation or the fixings.

If you start to have a bird's-eye view of things, it becomes much easier to see the cheap customers and their jobs in the true perspective. These small jobs are:

- the job that needs you back for half a day
- the thing that has got to be slotted in

- the thing that squeezes your time or makes you late home - again

These jobs have a nasty habit of taking your normal quote process and sticking it in the bin. You're lucky to be paid for the time, never mind the time it takes to quote, never mind the time it takes to drive there or go somewhere to pick up something.

Those same jobs take away the time before you go home, which could be the time to be ready for tomorrow rather than doing everything on the fly, rather than being distracted at teatime. Worse still, you get home and ask your significant other whether they can put the little ones to bed. A cheap customer is more important than your children? I don't think so - neither do you.

You may make different choices - the driving forces tend to exist.

You might be in a position where family has a different profile. Whatever your life is, those cheap customers are people taking time that is rightfully yours. You may be prepared to do it, and that's fine if you choose to do so. It's when it drifts and you find yourself doing it because you feel you ought to, not because you want to.

The real cost of a cheap job is the opportunity cost. Whilst you were doing the overrun work or having to go back for a second visit, it's very likely that something else was missed. Maybe a phone call that you couldn't return until too late.

Whatever you couldn't do becomes the thing that is lost. It's gone. In essence, the cheap job takes the space where better work could have been.

"It would be great to go on holiday, wouldn't it? I've just seen this place. We could go for a week. What do you think?"

What does it need to look like so that you can make those decisions and see them cleanly? So that you can face somebody and say, "I'm afraid if you want this done, it's going to cost x, or I won't be available for so many weeks"?

You already know about reputation. You already do your best. You're probably aware that you might be doing a rather better job than some of the tradespeople that you see in an organisation - people who don't carry the can for what they do.

You work hard for a living, and it would be nice to see the benefits of that.

In a moment we're just going to take a look at why working harder can be a myth. A myth that needs to be exposed for what it is, because we're not going to find our way into a new world without understanding what's wrong with this one.

Chapter 6

The Myth of “Working Harder”

We all know how it is. You need to work hard to get anywhere. You need to apply yourself and do a good job. In some ways, being a sole trader is a spotlight on exactly that. You are rewarded for what you do.

It doesn't always feel as if you're rewarded for what you do. It feels as if you should have some sort of premium for all the responsibility you carry, for all the all-round ability that you have, and the fact that you always do the job properly, because if you don't, you're only going to carry the can for what goes wrong.

So, there we have it. We should work harder. If the extra money's not coming in, does that mean that you're not working hard enough? Could you put in a little more effort? Could you work a few more hours?

I know that you already do. I know that you already put in a bit more effort and a few more hours on top of the earlier extra effort and hours.

In fairness, there are plenty of jobs where there is more work than the allotted time. The world is not free of the expectation that you are only any good if you're working dawn till dusk to the benefit of the business.

Does that mean that "working harder" is not the answer? There's got to be a truth somewhere. Either you're not working hard enough, or you are working hard enough and the rewards are not there; so how does this work?

The answer stems from the same thing that happens with cheap customers: they see the end result. They don't see the preparation or the foundation. In fact, they don't see anything other than what is immediate.

We can all see what is visible, but it takes a different approach to see anything more.

The things that are not immediately obvious are things like:

- future work
- where customers are lost
- what may be on its way to being a job

Then there are two costs that we need to meet:

1. Time cost
2. Opportunity cost

"Oh, it won't take you a minute, mate. I've got all the bits there."

That's time cost. The implication is that it won't cost you anything because they've got all the parts and all it needs is for you to put it together.

The point is, you have to be there, and you have to spend your time doing it. Your time is all you have to sell. That's time you're not getting back, and in this description, you're not going to be paid for it either.

Opportunity cost is basically the balance between if I go and do this job, I won't have time to do that job. Sometimes, unkindly, it ends up being "if I go and do that job, I've brought some money in", but "I'll miss the family doing this", or "I'll miss the match".

The cruel part is that sometimes opportunity cost is seen as something that has no bearing, no value - but it really does, because that's life in its truest sense.

Time and opportunity costs don't come on invoices. They don't pay bills. Your accountant can't help you with them. For very many reasons, this is why they allegedly don't count, but they really do. In many ways, they count much more than money.

Working harder is a way of saying effort. The implication is that that effort can make up for the hidden things, the things that are not immediately obvious. The truth is that working harder doesn't make up for those things. Those things can be enormously valuable. They would take more effort than you have time and energy to be able to bring.

We work harder because we feel that we need to apply the effort, but what we really need is something that helps us see the future work and where the value of customers is being left behind.

None of this is magic. In the past, some of it was possible by employing people. The problem is that people tend to be expensive. They also tend to want to go to go home from time to time. They also tend to want holidays, even if you don't get them.

As we move beyond the current lived experience and the understanding of what's going on, we move forward into recognising that it's not you, it's not your failing, and it's not about working harder.

There's a resource that we need, and it's a resource that we can have. It's just that these days we don't have to employ people to do it. We can achieve it for considerably less.

We've all heard the "work smarter, not harder," and these little sayings are all very well. It can be hard to make them apply in our own world. Given the right mechanism, it is actually possible to make these things apply in our world, and that's what we need to look at next.

Chapter 7

Building a Back Office You Never Had

Do you remember the last time you went into a large organisation? The kind of organisation where you open the door and the first thing you have is a small area and a reception desk. Someone asks you how they can help. They may also be the person who picks up the phone and smiles at you whilst they do, and then finds somebody who can help the caller.

From that space, or perhaps it's a walk down the corridor, you see other people busily working away. Lots of computer screens. Some of them are ordering goods and materials. Others of them might be following up to chase payment.

Somewhere there is somebody trying to work out how all the jobs will go together or maybe it's a workflow or the production sequence. In one form or another, these things have to be done, whether it's all in one head or several heads at several desks.

Elsewhere, there's a website, which might have a contact form for enquiries. There are people to write emails to keep enquirers informed.

If you had all that stuff, you wouldn't be carrying most of it round in your head.

If you had all that stuff, you wouldn't miss jobs. You'd either grow the business or select only the enquiries you want.

The world is already moving towards this kind of instant approach, and like most of these things, it will become an expectation. At the moment, it's Google who is setting the pace. They have something called Local Service Ads.

Local Service Ads are more than just premium advertising. They are adverts that Google promotes as a way of serving Google's customers. In essence, Google wants to be able to provide answers to "Find Me an Electrician".

The surprising thing is, whilst Google does background validation on the advertisers, small businesses are just as likely to win custom as big businesses. Because on top of being real businesses, they also look at:

- genuine reputation
- responsiveness
- how the business performs in terms of customer service

You might not want to take up the Local Service Ad approach. It's not available for all trades in all areas yet anyway, but it is worth understanding that the expectation is being laid for businesses that respond within minutes, not 24 hours.

It also leaves the door open for genuine small businesses to effectively outperform businesses many times their size.

Lying behind all this is: how do you have a room full of heads doing the background work? How do you get to answer the phone in minutes when you are up a ladder, under a sink, or just away from the phone?

Thankfully, there is a way to build the kind of office that sits behind the operations side. That's why it's often called the back office, because people see the operators, the doers. The doers are absolutely crucial, but you need the back office to keep the whole business coherent and responsive; more than that, to keep it profitable.

Naturally, behind it all there's computers and software and stuff to make it all happen. You are shielded from the underlying complexity. It's a bit like a car - you don't have to know how the engine works to drive the car.

All you need is someone who understands the small business world to be able to provide this as a service. If that "someone" is prepared to work for a living, they can make that service exist and available to a much wider audience at an affordable rate. The rate covers its own costs and gives you return every month after start up. In many cases it covers the setup up cost in month one as well.

This means that you can end up with a back-office that does all of the big organisation stuff, including the telephone calls and the emails, including the visibility of your enquirers and their potential.

The business proposition is sound. In many ways, the emotional proposition is stronger because instead of life being a balancing act and a struggle, you can start by getting your evenings back.

Chapter 8

Reclaiming Your Evenings

Life (with a capital L) happens in communities and families. Life happens in solitude when you are walking along a path or in your own space in the gym.

The problem comes when the demands of bills and customer expectations squeeze Life out of the way. Life is the soft option. It's the thing that doesn't shout. It's the thing that, if you remove it, there is room for a little more work. More often than not, that work is a substitute for something that has either been inefficient or unseen.

That does not mean the inefficiency is with you or that the lack of visibility is with you. It's just that very often the doer, the front line, the sole trader is the one who becomes the scapegoat or ends up with the obligation to make good the deficit.

Your evenings and your weekends are yours. Those times are not an opportunity for somebody to say, "there's nothing going on there, so you could do this or earn that".

What really happens when the work exceeds the time available is that there is a mismatch. In essence, if more money needs to be earned, then the revenue isn't high enough. If more time needs to be spent, then the project planning isn't long enough.

This is not a blame thing; this is an information thing. The more information you have, the easier it is to lay things out from the beginning and to ensure that you have your evenings and your weekends.

Think of it like a robotic decorator. Before a single stroke of paint goes on, there's preparation — clearing, covering, priming. The robot does all of that before the customer ever sees paint. When the customer looks at the finished wall, they see one colour. One job. A price for a single colour coat, surely?

That same compression happens to you every day. The quote time, the parts run, dragging everything out of the van - none of that is on the customer's wall. But it's on your evening.

As with any habit that needs change, it is much better to start with small steps. In this context, the aim is to start by getting one or more evenings back and gradually build the evenings so that weekends don't disappear.

The real benefit of the back office is only partly to do with money. Much more of it is to do with visibility:

- The visibility that there are people calling you.
- The visibility to understand what jobs have cost before, to provide you with feedback on what percentages to allow.

We hear a great deal about artificial intelligence. What we really need to do is to go back and consider human intelligence and human needs. It is completely acceptable for artificial intelligence to be working 24/7, 365 days of the year. It is not acceptable to do that to a human, and in any case, we are not here simply to work.

Imagine a world for one moment, a world where you finish the job and you are on the way home. The phone has already answered three calls. Two of them are already in the diary, and one needs a quote in the morning. By the time you arrive home, there's nothing chasing you.

In this same world, what happens on Saturday? Not the alarm clock followed by work. How does it feel to wake up on Saturday without having to think about what didn't get done yesterday or what might need to be squeezed in?

"How will we be fixed to take a trip to feed the ducks?"

"Nothing I'd like better"

If the phone rings during the evening or over the weekend, your handset could be on silent, but the business number is still answered. You'll find out what it is in the morning or on Monday morning.

The consequence of that call will be in the diary or on the quote list. If you really want to dig deep, you can have the entire transcript.

This also means that if you need to take a sneak peek on Saturday, you can do exactly that. If it's really worth bending over backwards for you can pick up the phone and make a call-back; if it's "the same old yada-yada", you can leave it where it is.

In this world you can literally watch the film, go to bed, and wake up in the morning. Importantly, no one will ask whether you are actually watching the film this time.

Chapter 9

Choosing Work – Not Chasing It

Having more time, having a clearer mind, would be great, both of them, and on their own that might be enough, but there is no getting away from the fact that money counts for far too much.

It's money that rules what goes on. It's money that decides whether the school trip is possible, whether the family holiday is possible. It's money that decides whether the bills are paid or whether it's a struggle.

Your money isn't a lifestyle. It's the direct result of the decisions you made last month. Who you quoted. What you charged. Which jobs you took. Which jobs you probably shouldn't have taken.

Nobody in employment can say that. Their pay arrives on a due date - end of.

That connection between decision and income is both the hardest part of being a sole trader and, once you can see it clearly, the most powerful thing about it. Because if your income responds directly to your decisions, then better decisions mean better income. Not more hours. Better decisions.

Money is both the pressure and the possibility. As a sole trader, what ends up in your direction is solely your responsibility and that works both ways. It means you carry the risk. It also means you control the terms.

It seems to be a universal fear that putting prices up will drive people away. Rather than spending a huge amount of time looking into that and the reasons why, we need to stick to a more immediate commercial outcome. Basically, some customers will go. The vast majority will not.

In fact, some people would rather pay a little extra and get somebody who's good. Very often, it's their environment that you're affecting. That's their hard-won Life-kingdom that you're affecting. They don't want to let just anyone have a go.

As we said previously, if you can see the jobs that you're doing, the jobs that might happen, you have some proof that there are people who've made the effort to get in touch with you. We're not going to automatically double our prices in your quotes. You may have areas where you can decide whether to put one or two hours, whether you do full retail or 20% off retail.

Once you have that visibility, it becomes much easier to decide on the next job that you'll put two hours in. You know that it's likely to end up as one hour that runs over a bit; you're the one carrying the risk. If, on some jobs, you quote two hours and you manage to finish early, you can reflect that with an instant discount.

The amazement from the customer if you knock 15 minutes off the bill will absolutely endorse your reputation. What's that 15 minutes worth to you? Work that you didn't do, that you haven't had to charge for, and that gets you an endorsement.

Unless you haven't changed your prices for ages, it's not necessarily recommended to do an across-the-board X% increase. Ideally, you would look at the jobs that you've done recently. You'd look at your past and say:

- How did that one go?
- Where did I miss?
- Where did I do three hours' work, but I only quoted for one?

It may be trivial and it may be boring, but at the end of the day you need to charge for the work you do. If that includes sweeping up, clearing your desk, sorting tools or the time to quote at the outset - they are all part of the job.

If it bothers you, charge a lower rate for the menial stuff. Whatever you do, take a look at the history you've got and the planning you do. If you find that it's hard to do the planning because of all the little bits, then put a 10% factor on certain types of work or 20% only.

You will know what those things are, but the difference for these small additions is transformative.

There is one last part which we have touched on before, and it is the foundation of the transformation that you really want. You may already be the best in the area - there is a considerable array of opportunities. There is a massive demand for genuinely good people to carry out various trades and projects.

Look at the list of enquiries and see what's happening. If that phone is yielding people who are asking questions, then you need more people that ask more questions. These questions and enquiries are the "can you do X?", "I need 3 rooms doing" or "I need a whole roof/total rewire/new kitchen".

Would you really choose to fix the awkward customer's back door, when you could be answering the Grandiose Family who want a front door and a live-in style conservatory?

When you have visibility and choice, the world changes - not overnight but probably more quickly than you expect. The first change is just the lightening of mood and how the world feels.

The difference in visibility and back office moves beyond transformation into being completely different. A different you. A different home environment. A different outlook.

It creates an altogether more prosperous life where prosperity isn't just money, it's the everything-ness.

Chapter 10

Where to Start

You have come a great distance from the start of the book. By now the concept of how it might work for you is forming. It is now the delivery of that in reality that matters.

My name is Peter and I have spent 25 years out of 35 years in my realm (electronics) going about things the "wrong way". Even when I expanded the business and hired a Finance Director - the Finance Director wanted to discount the "prospects/enquiries".

You see, the issues of marketing and sales are black box to many more people than we think. These days marketing and finding customers is very different to how it used to be. AI, Google Trends, automation are all buzz words that can be highly applicable to your business, but only in the right hands.

I have run as a sole trader for most of my life and a small business (5 employees) for a number of years. I have lived a business that has some similarity to yours. I have created the quotes and struggled with pricing. This avenue would have been perfect for me.

That said, I put myself in your shoes. You want to know that this will work for you. I have made the set up as affordable as possible. You can cancel at any time and, yes, there is a discount for taking 12 months (at the price of 9 months). This has to work for us both or it is no use.

This means that it should provide more benefit than it costs in every month after setup. In some cases, it can provide more benefit in the first month than it costs to set up. Over time those benefits tend to increase. At this stage it's only your decision that matters - you need to be happy with it.

This is not just about money and revenue - it's about peace of mind. It's not just about having your phone answered, it's about having a meaningful service that keeps your enquirer engaged. It's about your enquirer recognising that your service is a cut above even before they have engaged you financially.

Imagine that someone has called you and reached your voice agent. They have had the response and received an email. Most of the time that is enough; that enquirer will wait for the next step.

Now imagine that the enquirer has a chat with "a friend", who says "oh, I'd just make another call to be on the safe side". So, they do. Phone rings - answer machine. Leave a message - or not. Even if the phone is answered - how long is the silence before the next step? There is not going to be an email to confirm the enquiry. How solid do you think your enquiry is now? There is you and then there is this other guy in his same old loop.

You might notice an absence of promises. That is simply because this either works for you or you walk away with the least amount of risk and cost.

You are not obligated to anything until you have seen and heard enough. I am not sales. I am a Life-experienced hard worker. Please click this link:

Tell me more

Or use the QR code

I'll see you there!

simple.processfirstai.co.uk

"Life is the soft option.
It's the thing that doesn't shout."

The buck stops with the face in the mirror every morning. This guide is for every small business owner who would like to see that face smile a little more often — and for everyone who shares their life and knows exactly what that would mean.

More visibility.
Better decisions.
Your evenings back.

Peter Hawkins