



PAINT

Contractor's Manual



The First Manual That
Explains How To Start
and Run a Profitable
Paint Contracting
Company - Handling
Volume Work at a
Profit, Estimating,
Selling and Bidding.

By

Dave Matis
Jobe H. Toole

PAINT CONTRACTORS MANUAL

SAMPLE

Acknowledgments

The authors wish to thank the following companies and individuals for furnishing materials and information used in the preparation of various portions of this book.

Dunn-Edwards Corp – Los Angeles, California

H.E.R.O. Manufacturing Co., Ltd. – Burnaby, British Columbia

L. Ron Hubbard – American philosopher and educator for his vital information on business technology.

Bill McNally – General Contractor, Los Angeles, California

Purdy Brush Co. – Portland, Oregon

*To all the old timers,
Who gave us the benefit of their experience in the painting business*

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Library of Congress Cataloging-in-Publication Data

Matis, Dave.

Paint contractor's manual.

Includes index.

1. Painting, Industrial. 2. Paint. 3. Contractors.

I. Toole, Jobe H. II Title.

TT305.M37 1985 698'.1'068 84-28315

ISBN 0-910460-46-9

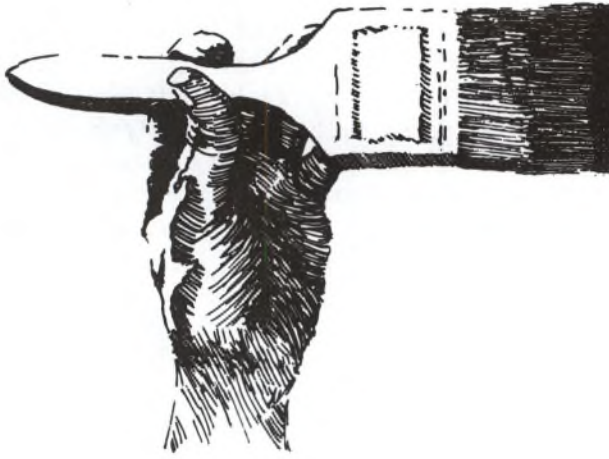
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Seventh printing 1999

Illustrations by Jerry O'Toole

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Chapter 1

Organizing Your Business

This book is written for painting contractors. If you've been working as a painter for several years and want to go into business for yourself — finding clients, selling the job, supervising the work, and collecting the money when it's due — this book is for you. If you've been running a paint contracting business for several years and want to compare notes with another paint contractor, this book is also for you. I'll let you look over my shoulder to see how I run my company. I expect that you'll learn enough to make the time you spend with this volume worthwhile.

Before I begin, let me explain a little about how I got into the business. Some of my experiences may sound familiar to you.

My partner and I have been in the paint contracting business for a total of 20 years. We learned the business through trial and error, asking questions, and determination. When we went into paint contracting, it seemed simple. All we needed were a couple of brushes and rollers. We learned very quickly how naive that was.

Our first job was an expensive home in an exclusive area of Malibu Beach, California. When doing custom work, you have to know a lot about preparation, color selection, paint application and, most important, getting the right price. My partner and I knew absolutely nothing about any of these

subjects. So you could say we were bound to get off to a bad start. In fact, we lost our shirts, to say the least.

You might ask how we got a big custom job in the first place. Well, there's an old saying in the business world: "They saw us coming." Because we knew almost nothing about paint contracting, our first client knew he could get the job done for peanuts. He also knew we would have to do over anything he didn't like. Inexperienced paint contractors end up doing the work over and over again until the client agrees to pay up. Of course, we weren't licensed. So we couldn't sue to collect.

Naturally, the job took forever. We had to paint everything at least three times before the customer was satisfied. But there was one payoff on that job that we didn't expect. We learned more in that first month than on all the jobs we did in the next year.

Having launched myself into a career in paint contracting, I decided to find out as much about the subject as possible. I soon discovered that little has been written on the subject. I searched libraries, book stores and technical schools for anything that would help. What I found had almost no practical value to a paint contractor. So I used the only method available. I kept working and asking questions.

During those early years, my partner and I

would start many mornings over a cup of coffee at the paint store. Usually we met some old-timers there who would share their knowledge of painting with us. If we ran into a problem on a job, we would be at the paint store early the next morning trying to pin one of these guys down. This worked more often than not. But we soon learned that no one knew exactly how to solve every problem. Old-timer Joe would tell us to mix our paint one way. A few minutes later, old-timer Bob would tell us that Joe's method would never work. We should do something else. This usually left us with only one alternative. We listened to everything the old pros said. Then we went out and started experimenting until we got the right result.

We also discovered that employees working in paint stores knew less than we did about applying paint. Most paint store employees have little practical experience. Some are working as clerks because they couldn't make it as painters. Most knew enough to help the average homeowner, but quickly got lost on the finer points that concern a professional painter.

We did, however, find a couple of retired painting contractors who were working in paint stores. Without them I'd probably be in some other business today. There's no substitute for years of experience on a job. Those guys knew more tricks and time-saving methods than we could imagine.

Our business grew over the years. We went from a little two-man company operating out of the trunk of a car to a full-service painting business with 18 employees. We've done every type of paint contracting: custom residential, new custom homes, industrial, commercial (like banks and stores), tract homes, apartments, remodels, new construction and large condominium projects.

Over the years we've worked hard and learned a lot. We've worked many 18-hour days and seven-day weeks to get the job done. We've worked with general contractors, architects, homeowners, and interior designers. We've learned that every type of work requires specialized know-how — knowledge of the best and quickest way to get the job done. Using an 18-man crew to paint 185 condos is an entirely different business than doing a custom home for a designer.

Running a painting contracting business can be good work. You can make a nice living at it. And there are advantages to working for yourself. As the business grows, you're building an asset that

grows in value. Of course, there are also disadvantages. It's demanding work with risks and potential problems on every job. And you have to meet and deal with the public every day. But I enjoy my work and expect that you could also.

I'm not going to explain the basics of painting here. Several books are available that describe all a homeowner needs to know to apply paint and coatings. But I am going to suggest ways a paint contractor can improve accepted application techniques. There's a difference between a Saturday afternoon craftsman who enjoys putting a coat of lacquer on a cabinet and a paint contractor who's coating hundreds of square feet of casework. I'll explain the way production painting has to be done to make a profit. And I'll also show why production painting doesn't have to mean a sacrifice in quality.

Most of this book covers the "how-to" of running a paint contracting business. It takes both good painting skill and good organizational skills to build a paint contracting company. You're not going to make it in the painting business if you don't understand production painting. And you're never going to make it as a production painter if you can't run a painting business.

Emphasis will be on what distinguishes a successful paint contracting business from a company that bumps along year after year, doing O.K. in most years, but never really becoming an established name in the business. In the years I've worked as a painter and paint contractor, I've noticed that the most successful, most profitable painting companies seem to have a lot in common. That's what I'm going to dwell on: what it takes to establish and build a successful painting business.

Before we get started, I want to warn you that I refer to "he" and "him" rather than "she" and "her" throughout this book. I do this for two reasons. First, most professional painters and owners of painting companies are male. I realize that women make good painters. And I know several women that are running successful painting companies. But men are still in the majority. The second reason is convenience. It's easier to stick to one pronoun. And I'd rather not invent a pronoun like *he/she* that would cover all the bases.

So don't think that my choice of gender is intended to exclude anyone. Every reference to the male of the species is intended to include the female. Maybe in the second edition of this book

I'll make all my pronouns female just to balance the scales.

Having covered these preliminaries, let's get down to business.

Setting up a system of organization is the subject of this chapter. Good organization is the foundation of every successful business. So that's where we'll start — with the foundation.

Getting Organized

The main difference between a freelance painter and a paint contractor is organization. It doesn't matter whether a freelance painter has his paperwork organized. He's paid for his time and craftsmanship. Organization may be irrelevant. But for everyone else in the painting business, organization is essential. Once you put that first employee on the payroll, you're running a company, and that company has to have procedures, standards and objectives. That's organization.

The foundation of every professional company is good organization. Good organization is just having a place for everything and putting everything in its place. It's deciding who does what job, what procedures to follow, and setting up guidelines for your company's success. Without organization, you have misdirected effort, confusion, neglected opportunities, waste, theft, and jobs half-completed or never started. Organization is essential in the painting business, from maintaining the company files to estimating, from painting a room to making phone calls.

How do you organize a business? Actually, it's a simple process. It starts with setting some goals. One major reason why many businesses fail in their first year is that the owner didn't have a business plan, some goals to shoot for. Reaching the goals is the reason for putting in all those long hours. If your goals aren't clear, your effort may be misdirected, wasted, or both.

Company Goals

Have you ever asked a small boy what he wants to be when he grows up? Usually you'll get an answer like, "I don't know," or "I want to be a doctor. Or maybe a plumber, like Daddy. But I'd like to be a cowboy, too. Or maybe a pilot!"

Now, that's fine for a child, but when you're talking about your business, your livelihood, your future, you should be more precise. A lot of *maybe's* and *I'm not sure's* will add up to no direc-

tion. Take my advice. Make your decision. Decide exactly where you want your business to be in ten years. There's nothing that says you can't change your goals as you go along. The important thing is to have *an express goal* as a guide.

You could start off in the painting business wanting to do top quality custom work and nothing else. After a few years, you might decide to expand and take on new construction, possibly dropping custom work altogether. That's perfectly all right, as long as you continue to set new goals and define them precisely.

Set optimistic goals. But also be realistic. Most beginners in the painting business want to have the largest, most profitable company they can imagine. That's fine. But with scope like that come problems of the same size: employee problems, cash problems, accounting problems, legal problems, and many more. Maybe you'd be more comfortable with a slightly smaller company with a few less problems.

Setting goals is even more important if you have a partner. Both of you should agree on exactly where the company is going and how it's going to get there. Bungling these initial steps — establishing company goals and ideals — is the most common cause of failure in partnerships. If you've got one or more partners, get an agreement on goals. If you don't, you'll end up with two partners in the same harness but pulling in opposite directions.

Here's an example of a company goal:

I will have eight to ten qualified painters working for me. The company will have two vans, three trucks, and all the tools and equipment necessary to do our work. We'll have a fully-equipped office with a secretary. We'll have well-established contacts in the business community and established credit where needed. There will be enough work to keep most crews busy nearly all the time. Annual volume will be \$500,000 and our after-tax profit will be 5% of gross.

That's a reasonable goal. We could start working on it today. But to be sure we're on the track all the way, let's break that ten-year goal down into some intermediate goals that happen a little sooner:

After one year we should be 10% of the way to the final goal. After two years we should be 20% of the way there, and so on. After two years volume

should be \$100,000, we should have two painters on the payroll, and profit after tax should be 5% of \$100,000, or \$5,000. If you hit an intermediate goal sooner than expected, that's great. Simply adjust the remaining intermediate goals so they still reach the final goal at the time you established.

The final step in the goals program is to type up a neat copy of the finished product. Post it near your desk or on the back of a closet door. Study it once a week to see how you're doing and to remind yourself what your next move should be. If what you're doing is getting you closer to the goal, keep doing it. If what you're doing isn't taking you there, determine what changes need to be made that *will* get you there.

Money to Meet Your Goal

So far so good. We haven't talked about how we're going to get there yet, but at least we've established the direction and have a yardstick to measure success or failure every year along the way. Now, let's get practical. A \$500,000 painting company is a pretty good-sized business. It will take some money to keep that business running. Let's figure how much.

You'll need four or five trucks, some office equipment, some specialized painting tools and equipment, and probably a small inventory of materials and supplies. The biggest investment will be in receivables and work in progress.

If your company is like many other painting companies, you'll need an investment of about \$200,000 to run a yearly volume of \$500,000. That probably seems like a lot of money. But a successful painting company needs that much working capital. Here's a breakdown. Allow \$80,000 for receivables. At a \$500,000 annual volume, you're taking in over \$40,000 a month. If bills are paid about 60 days after they're sent out, that's \$80,000 owed but not yet paid. Work in progress may eat up another \$20,000 to \$40,000 in labor and material advances before the job is finished and can be billed out. So receivables and work in progress together come to about \$100,000.

You'll need roughly another \$100,000 for equipment, supplies and materials. Five trucks, painting equipment, and tools will probably tie up about \$75,000. Figure on spending about \$25,000 for office supplies, equipment and a small inventory of painting materials.

Do you think you can get along without this

\$200,000, or with a lot less? I doubt that you can. I've seen some painters try. It's a constant struggle to run any business without adequate capital. And a painting business is no exception. The slightest little upset and lawsuits and lawyers become thick as flies around watermelon rotting in the August sun. Don't bet that you'll need one cent less than \$200,000 in working capital to run a \$500,000-a-year business.

Where are you going to get this \$200,000? You can borrow some of the cash required. Banks will lend about 80% of the value of the trucks. The maximum loan is probably about \$60,000. Material suppliers will bill you for materials and you can take 30 or 60 days to pay the bill. That's known as trade credit. It's like giving you a loan. But trade credit will be only \$10,000 to \$20,000, even for a fairly large paint contractor. That still leaves you about \$130,000 short. Where's that money going to come from?

Fortunately, there's an answer. Most successful painting contractors have discovered that a profitable company will generate its own working capital. Remember our goal of a 5% profit after tax? Let's make some assumptions about the business and see how that 5% profit adds up during our ten years of growth.

We'll assume that business volume grows at \$50,000 a year, reaches \$500,000 at the end of ten years, and that profit averages 5% after taxes. Run that through your calculator and you'll discover that profits total just short of \$140,000 for the ten years. That's the cash you need! The money's found!

But describing the process is easier than doing it. The hardest part is making that 5% after-tax profit. The next hardest part is leaving the profit in the business. Taking all the profit out of the business each year makes sustained growth impossible.

Resolve right now to earn a 5% profit after all expenses (including your salary) and taxes are paid. And then resolve to leave that profit in the business, no matter how much you would like to have a new truck or some office furniture.

It's important to keep in mind that in the example we just covered, we are looking at a business that could, ten years down the road, be a \$500,000-a-year operation. Don't let the large figure of \$200,000 in operating expenses throw you off. This is a long-range goal and is accomplished

by an increase in volume, production and profits on a yearly basis.

The first-year goal is 10% of the \$500,000 volume, or \$50,000. That's a realistic goal for someone just starting out. Your operating expenses for a \$50,000-a-year volume will be approximately \$15,000 to \$20,000 for that first year.

Remember that this is a step-by-step process. Set your long-range goals and build each year to accomplish them.

Once you've made those resolutions and have a clear goal in mind, you're ready for the next steps.

Using the Numbers

I'm sure you've seen advertisements that show a group of executives in three-piece suits seated around a conference table. At the end of the table is a large easel that holds a graph with some lines or bars or pie charts. You're supposed to infer that these executives are making an important decision based on some set of company figures.

I don't know whether decisions are made this way in large corporations. But I do know that every painting contractor needs to know what's happening in his business. And the best way to follow day-to-day activity is to keep track of the key indicators that show how the business is doing. These indicators can be like a road map that shows where you've been. Even more important, they're predictors of what's *going* to happen. Find a set of key indicators (numbers) that are easy to compile, easy to use, and easy to understand. I guarantee that these indicators will help you avoid a lot of grief and show the way to new opportunities.

The indicators you use should show how each area of your business is doing: promotion, estimates, jobs sold, production, work completed, and receipts. The system doesn't have to be complicated. In fact, the opposite is true. The key indicators should simplify your job.

I recommend that you keep track of only about six key indicators. These are explained in the following paragraphs. You may select slightly different indicators or decide to use other figures. But it would be foolish to keep track of 20 or 30 statistics in a small company. You don't want to spend any more time than necessary doing paperwork. The idea is to find the most important areas in your business and watch them like a hawk.

The indicators I follow are:

- 1) *Promotion*: Dollars spent on promoting company services.
- 2) *Estimates*: The dollar value of estimates completed and submitted to the customer.
- 3) *Jobs Sold*: The dollar volume of contracts signed.
- 4) *Production Hours*: The number of hours worked by painters.
- 5) *Work Completed*: The contract value of work finished in the period.
- 6) *Gross Income*: Dollars billed out (on invoiced work) and cash received (on cash-on-completion jobs).

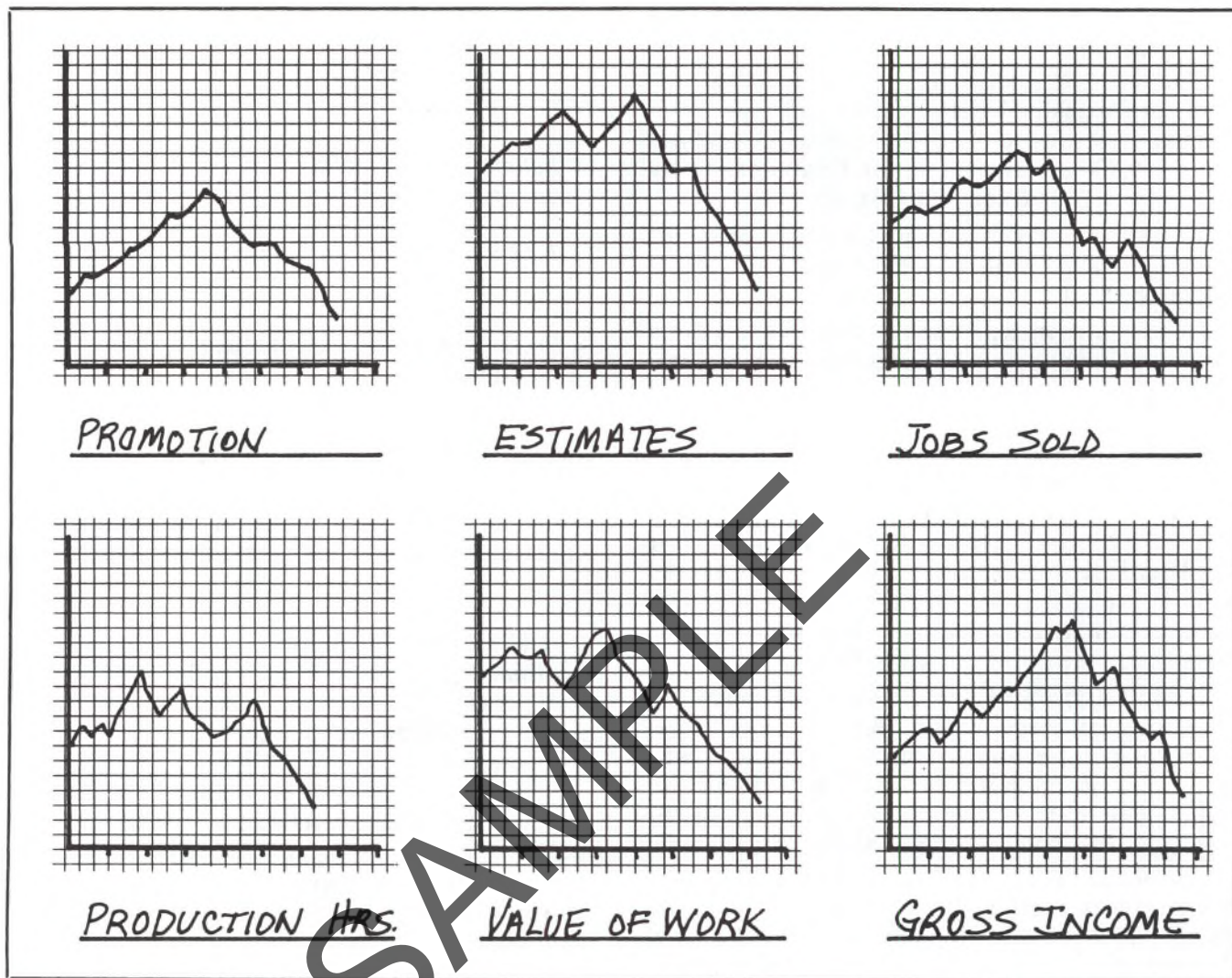
Pick a cutoff time for your key indicators. Anything that happens after that day goes into the next period. You'll probably want to use a one-month period. But some figures are so important that you may want weekly tallies.

Notice that these indicators follow in a logical progression. First, you advertise. The ads produce inquiries that result in estimates. Successful bids result in signed contracts. Then the painters begin to work on the job. The job is finished and payment becomes due. Finally, payment is received.

If one indicator is falling, you can expect the indicators downstream to drop off shortly. If one area is doing well and the indicators are going up, the indicators that follow should head up in a week or two. Figure 1-1 shows how the various indicators generally correspond with each other.

Here's an example: Let's say you've been skimping on the promotion budget for several weeks. You were just too busy to do any new promotion: no letters sent out, no phone calls to contractors, and so on. What happens? You can expect fewer requests for estimates. A week or two later, the value of contracts signed will fall. The following month your painters will have less work to do. Less work will be completed. Finally, receipts will drop off.

Here's another example: You're looking at the figures for production hours. It's running at about normal. But sales and estimates are up more than



Typical pattern of key indicators
Figure 1-1

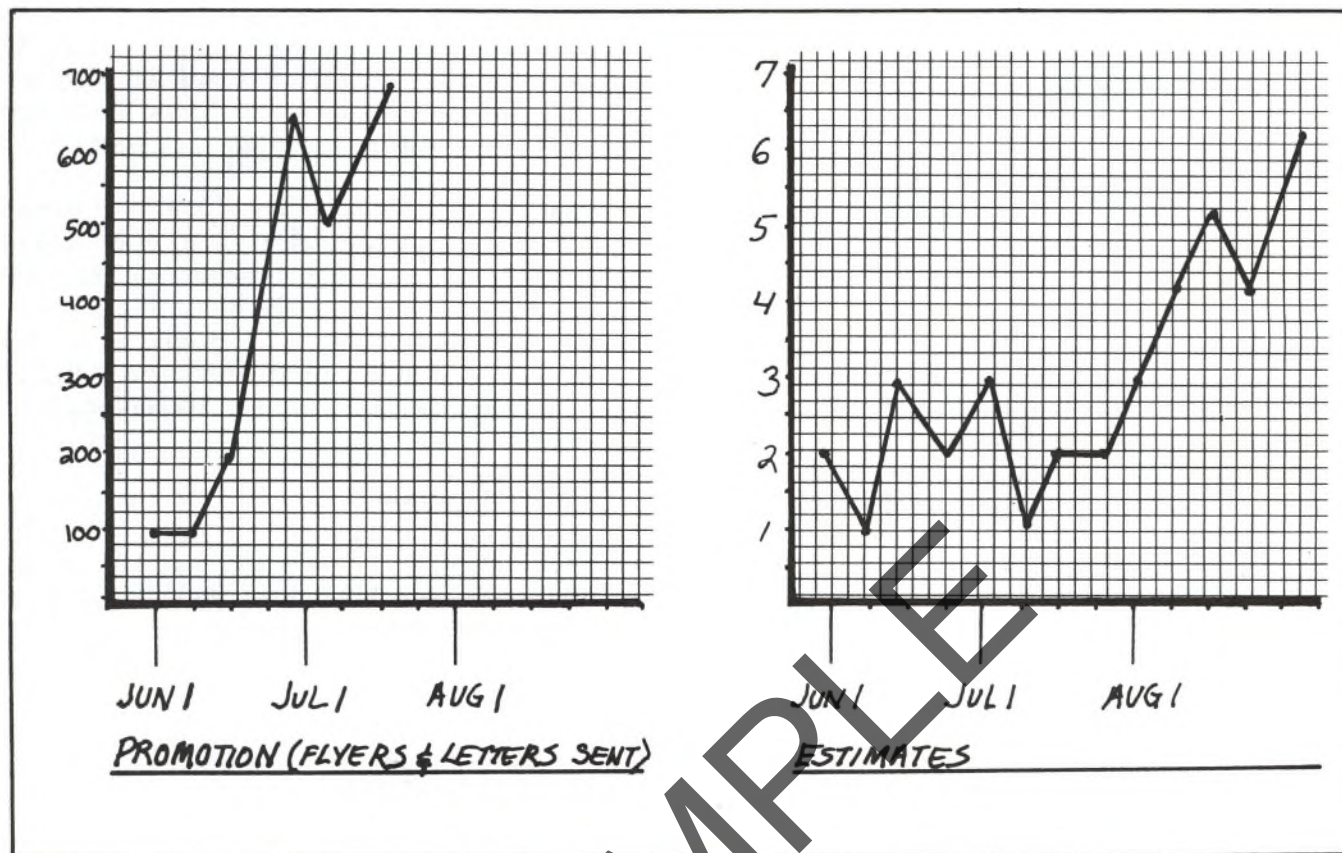
50%. You've probably developed a hefty work backlog. Some customers are waiting for work to begin. That's a bad sign if the wait is getting too long. Maybe you need to add some manpower temporarily until production is in line with sales.

Suppose the reverse is true. Sales are down but production hours are steady. It could be that your crews are stretching out the work because they suspect a layoff is coming. Closer supervision may be in order.

You can see how useful these indicators are. With a little practice, you can read them like a book. And as you develop more than one year of

figures, the numbers become even more valuable. Month-to-month comparisons aren't always valid because of normal business fluctuations during the year. For example, you would expect December production and receipts to be below October production and receipts. That's normal. But if December of this year is a lot slower than December of last year, you should know why.

If you've never had your own business before, or if you're not crazy about paperwork, don't panic. Collecting numbers needed to track the key indicators doesn't take much time. And it can make your company much more efficient and profitable.



Graph showing results of promotion
Figure 1-2

The indicators help you spot problems before they happen. Sometimes the owner of a business will get so busy that he can't see the forest for the trees. I know that happens to me. The key indicators help you step back and see the big picture. They keep you in contact with the vital signs of your business. You can see what's happening right there on paper. You don't have to rely on impressions or hunches.

But be realistic about the indicators in your business. For example, just because your promotion expense suddenly jumped 50%, don't expect estimates to jump 50% the following week. The pattern of the response you get will look more like Figure 1-2. It takes people time to read those letters and respond. Not everyone who's going to respond will call in the first week or two.

Use the key indicators correctly and you'll have an excellent tool for measuring the performance of the most important areas of your business. That's a key step in getting your business organized.

The Organization Board

Look at Figure 1-3. It's an organizational chart for a painting company. Joe and Frank have identified the five major areas of responsibility in their company and either Joe or Frank has been made responsible for each. Under each area of responsibility is a list of the duties in that department. I call this chart an organization board, and I think every painting company should have one.

An organization board is an X-ray picture of your company's structure. It shows who has what job and what that job includes. In a larger company, the *Org Board* will be a very complicated diagram with lots of sub-departments and functions listed under each major division. In a smaller company, the board could be as simple as our example. The only important thing is that it makes clear who does what. It should show at a glance every significant function in your company and identify who has responsibility for that task. If

you're going to be productive and show profits year after year, your organization has to run smoothly. An Org Board is designed to help it do just that.

Start your Org Board on a piece of posterboard. Keep it neat. Leave plenty of room for expansion in the tasks listed. Post the board in your office. If you don't have an office, make the Org Board small enough to carry on a clipboard or in a briefcase.

The nature of an Org Board is that it keeps growing and getting more specific. Every time there's a problem in an area that isn't listed on the board, add responsibility for that task under someone's name. If there's a question on who has responsibility for some function, change the Org Board so it answers the question. When someone new is hired, he or she should be added to the board. The board is never complete. It just keeps getting better and better in defining who does what in your company.

If you're running a one-man company, making an Org Board will identify the range of tasks that have to be done. The Org Board will help you divide your time among all the tasks. Some time has to be reserved for each task each week so that all bases are covered.

Many small painting companies neglect promotion, let bank statements accumulate unopened for several months, or fail to complete estimates because no one took charge of getting the work done. The Org Board will solve problems like that. It places responsibility clearly on some individual and makes that delegation clear to everyone in the company.

Getting Things Done

If you have the opportunity, watch a successful, highly-productive person work. As likely as not, you'll notice something about the way he tackles each problem. First, his method is probably both organized and efficient. Work follows a logical se-

JOE'S PAINTING COMPANY

MANAGEMENT	PROMOTION	FINANCES	JOBS	ESTIMATING
Joe	Joe	Frank	Frank	Joe
PAPERWORK MAKES SURE LICENSE IS UP TO DATE INSURANCE COLLECTS MONEY DOES STATISTICS	GETS FLYERS MADE MAKES SURE LETTERS OR FLYERS ARE SENT OUT RUNS ADS IN NEWSPAPERS, PHONE BOOK, ETC.	PAYS BILLS DOES PAYROLL TAXES KEEPS BOOKS	IN CHARGE OF ACTUAL WORK HIRES PAINTERS BUYS MATERIALS SCHEDULES JOBS	DOES ESTIMATES SETS APPOINTMENTS

Typical organization board
 Figure 1-3

quence. There's little wasted motion or idle time. But notice something else. He probably keeps working on each task until no further action is possible. And that's the key, *completing work on each task before starting the next*, even if there isn't enough time to finish all the tasks.

What does this mean to you? I'll explain it this way. Imagine that you're at your desk and have an hour to work on an accumulated pile of correspondence, bills, notes, advertisements and phone calls that have to be returned. There isn't time to finish everything. What's your way of handling this problem?

A less-organized person would pick through the pile, pulling out something here or there that seemed interesting, working more or less at random and finishing work on little or nothing. If that's the way you usually tackle a pile of accumulated mail, there's a better way.

Let me suggest the way it should be done. First, do the easy part. Discard or file everything that doesn't need any further action on your part. Throw out the advertisements, file the receipts, sort out what has to be given to others so it can be passed on to them later. Just doing that should reduce the pile by half. Notice that you've completed all that can be done on each item discarded, filed or collected for others.

Next, set some priorities. There's only an hour available and five minutes is gone already. Set aside what can wait until more time is available. That may reduce the pile by half again. You're probably left with a small pile that needs your immediate attention. That's the place to concentrate your effort.

Work on each problem left in the pile until work is finished or nothing further can be done.

Review each invoice for accuracy. If correct, write the check, put it in an envelope with a stamp and put the envelope where you'll remember to take it to a mail box. Then file your copy of the invoice. That finishes it.

Answer phone inquiries one at a time. Return the call, answer the question or make the appointment as appropriate. When you hang up, note the time and date in your appointment book or send a confirming letter or quote immediately. File a copy. That finishes it.

If you're reviewing the monthly bank statement, scan the checks, find the total of outstanding checks and deposits, reconcile the statement, sort

the checks into numerical order and file them. That finishes it.

Keep going like this, finishing as many items as possible, clearing them completely off your desk and into a file, the trash can, or a pile that you're going to give to someone else. Finishing a limited number of tasks completely is always better than working a little on all tasks. Finishing part of any job is inefficient. Time is wasted whenever you look at something and decide to do nothing or leave it half completed. To get things done, adopt this rule: *If you start it, finish it.*

This rule doesn't apply just to office work. It's true of all activities throughout the day. Starting something you don't complete leaves a little bit of your attention stuck there, whether you're conscious of it or not. Do this several times a day, day after day, and you've accumulated piles of distractions everywhere you turn. That makes reaching goals more and more difficult.

Painting is usually more efficient if you finish each part of the job before going on to the next. Assume that the job is to paint one room. First, drop it out completely. Cover everything. Use masking paper where necessary. Second, prep the room. Dig out all the cracks. Fill all the holes. Prime all the raw wood. Do your finish sanding. Dust everything. Third, paint. I know that drying times, some primers, and use of scaffolding make this impossible sometimes. But when possible, it's more efficient to complete what you start before going on.

If you aren't using this system now, try it. And encourage employees to do the same. You'll notice the improved productivity.

Company Meetings

Once a painting company has more than two or three employees, company meetings will prevent problems, resolve disputes and improve coordination. These meetings could be weekly or monthly. They could even be held only as needed. How often isn't important. What is important is that you provide some official forum for the exchange of information.

In a company with no more than six or eight employees, you probably want everyone on the payroll to be present. In a larger company, only the department heads and key field supervisors would be invited.

Keep in mind that meeting time is nonproductive

time. No work is getting done. There may not even be anyone available to answer the telephone. That's why you want to keep meetings as brief as possible. I've found that meetings held at 3:00 Friday afternoon or at 7:00 Monday morning tend to be brief and more to the point. These hours are generally less productive anyway, so we lose less productive work.

Your preparation for the meeting is important. Getting ready for a meeting forces you to sit down and take a look at your business from an executive point of view. After a hard week of painting, estimating, making phone calls, and handling customers, you need to review results, evaluate problems, and plan for the future. As the owner or partner in a business, it's your responsibility to give the company direction and momentum. You do this by reviewing company goals and evaluating progress toward those goals.

As part of your preparation, make a few notes on the topics to be covered. Something like the list in Figure 1-4 may be enough. Be sure to include a time when the floor is open for anyone to bring up any company problem. In a larger company, you may want to give all the participants copies of the agenda so they can follow what's been covered and what's coming up.

You, as the boss, call the meeting and act as chairman, president and judge. If you have one or more partners, these responsibilities are shared according to your ownership interest. In a partnership, the partners should meet privately before the meeting to agree on an agenda. You may want to meet again privately after the full meeting to reach joint decisions on problems that have yet to be resolved.

Some topics will be on the agenda at most meetings. For example, you'll want to review changes in the key business indicators (promotion, estimates, sales, production, work completed and receipts). The Org Board should be there to review and change if necessary.

One prime purpose of company meetings is to resolve problems that require joint action or a decision by the boss. Usually you'll want to cover the most important problems that have come up since the last meeting. But keep in mind that this isn't the place to administer reprimands. That should be done privately. Neither is it the place to resolve problems that concern only one or two employees. Why waste the time of those that aren't involved?

WEEKLY MEETING CHECKLIST

1. CURRENT STATUS OF ALL JOBS
2. UPCOMING JOBS
3. EQUIPMENT & MATERIAL NEEDED
4. REPAIRS NEEDED
5. PROBLEMS ON JOBS
6. EXTRA HELP NEEDED ?
7. FINANCES
8. PROMOTIONAL ACTIVITIES
9. OPEN FORUM

Agenda for company meeting
Figure 1-4

Use the meeting to dispense information that everyone should know, to get ideas from everyone concerned with a problem, to coordinate the effort of all when coordination is needed, and to form a consensus on how to make the company run better.

One advantage of a company meeting is that it brings together people with different areas of responsibility and different perspectives. These people see things in a different light. Get the benefit of these perspectives. The meeting isn't just a place for the boss to pass out information. It's also a good time for the boss to learn about what's going on in the company. Make the best use of this opportunity.

No meeting should end without a concrete assignment of tasks and a memorandum of what's decided. Make notes yourself or have someone else make notes on decisions, who is to do what and when it's to be completed. Before the meeting is adjourned, read back the list of decisions, assignments and deadlines. That makes misunderstandings less likely and helps guarantee compliance by everyone concerned.

Wearing Many Hats

In any business, but especially in a small business, one person has to handle many jobs. When you finish an estimate and start on the week's book-keeping, you're switching roles. Take off your estimator's hat and put on your accountant's hat. On most days you'll switch hats several times, from estimator to salesman to manager to painter. You may not even be aware that you're switching roles each time it happens. All of it is just your job.

In a one-man company, the definition of each job is less important. The one man has to do it all. But as a company grows, areas of responsibility have to be defined more precisely. Otherwise effort is duplicated, two people or departments will be working at cross-purposes, and some tasks will be neglected.

When you have several people on the payroll, labeling hats and defining jobs is important. Exactly what does the estimator do? What are his responsibilities? What policies does he follow? The same is true for every hat in the company. If hats are labeled and defined correctly, there should be little or no duplicated effort, less conflict, and fewer tasks neglected.

In a small painting company, job definitions don't have to be in writing. Your Org Board may be the only job definition needed. But when questions begin to come up about who should be doing what, it's time to have descriptions for the key positions. A job description makes judging performance easier, clarifies the tasks each person should handle, and simplifies the training of new employees.

Here's an example. You've been wearing all the hats in your company for two years. You know each job inside and out. But now volume is so heavy that you just can't do it all. You're ready to hire someone or promote someone to fill the position of field supervisor. The person you hire probably has experience as a supervisor. But it's unlikely that he's ready to step into your shoes and do it your way right from the start. A good job description will smooth the transition period and make the new supervisor a productive team member in the shortest time possible. He'll know exactly what's expected, the routines to follow, the people to contact, and so on.

If the person you hire has never been a supervisor before, a clear job description will shorten the training period considerably. A good job descrip-

tion will also eliminate many excuses, including the old I-thought-Frank-was-going-to-do-that routine.

Even in a large company, everyone needs a job description. The description doesn't have to be more than a page or two long. But it should be detailed enough to leave little room for misunderstanding. And it has to cover everything required of that job. Be sure to include in the description some standards for evaluating the employee's performance. Everyone should have a set of goals for his work, just like you have goals for the company.

How do you decide what each description should include? Easy! Just keep track of everything the person holding that job does and forgets to do for a month or two.

Figure 1-5 shows a sample job description.

A Good Policy

Every company has policies and procedures. They can be informal understandings that are never written down, or they can be impressive bound volumes. I'm going to argue that written policies are best. You don't have to go overboard, but typed pages available to everyone make it easier to enforce rules. Everyone knows exactly what the rules are. Written rules make it easier for new employees. And the rules are impartial because they're down on paper before some infraction brings a specific person into the picture.

How do you establish company policy? Easy! Policy is what has worked in the past and what you expect to work in the future. Policy is different from an Org Board and isn't like a job description. It applies to everyone in each category. It's a set of rules and regulations for those employees. Figure 1-6 is a personnel policy for office employees in a painting company.

Business, like life, is a learning experience. Early in life you made it a policy to keep your hand off hot burners. Making that mistake once is enough. It's not profitable. It doesn't lead to a positive result. It hurts. Policy statements are written to keep the same mistakes from happening over and over again. Hiring a painter with no experience to do fine custom work is not a good policy. Making that mistake once is enough.

You can make up a policy statement to cover any subject, from the smallest detail to the most obvious task. When something goes wrong because someone didn't know what to do or did the wrong thing, make a note of what should have been done.

The supervisor is responsible for:

- Follow-up on all completed jobs
- Continual supervision of all work in progress
- Preparation for all new jobs

Completed Work:

- 1) Make a final check on all completed work.
- 2) Respond to any customer complaints, and make sure all touch-up work is done to customer satisfaction.

Work in Progress:

- 1) Order all materials. Make sure the correct materials are delivered to the job site.
- 2) If there's a delay due to back-ordered materials, be sure your crew is back on the job as soon as the materials are available.
- 3) Make sure the job is done in proper sequence and using the correct procedures.
- 4) Be sure you have the right craftsmen for each particular job. If the crew you hired is not suited to the job, find one that is.
- 5) Check personally on the progress of the job at least twice a day.
- 6) When the customer has questions about the progress of the job, be sure all inquiries are directed to you and handled by you, rather than by members of your crew.
- 7) When the customer has questions about money or contracts, direct these inquiries to the owner of the painting company.
- 8) Report daily to the owner of the painting company. Let him know the status of each job.

Future Work:

- 1) Record new jobs on a scheduling board.
- 2) Review each job contract with the owner of the painting company. Determine exactly what is to be done on each job.
- 3) Make any special arrangements that are necessary. These might include: ordering materials in advance or juggling the schedule to make sure that the right crew is available for the job.

Supervisor's job description
Figure 1-5

Acme Painting Company - Personnel Policy for Painters

Hours: 7:00 a.m. to 3:30 p.m. One-half hour off for lunch. Two 10-minute breaks; one in the morning and one in the afternoon. Work stops at 3:15 p.m. Cleanup is from 3:15 p.m. to 3:30 p.m.

Tools: All painters are required to have the following tools:

- Two spackle blades
- One 3" vinyl brush, flat edge
- One 2" vinyl brush, angle edge
- One 3" bristle brush, flat edge
- One 2" bristle brush, angle edge
- One 4" duster
- Two screwdrivers

Days: Monday through Friday. If Saturday work is required, you'll be notified in advance.

Transportation: Each painter must provide his own transportation.

Appearance: Wear a reasonably clean set of whites. Change frequently. Torn or grimy clothing isn't allowed.

Alcohol and illegal drugs: Use of these items on the job will result in dismissal. *This is the only warning you will receive.*

Theft: Stealing company property or customer property will result in dismissal. *No exceptions.*

Payday: The work week ends on Thursday at 3:30 p.m. Time cards are delivered to the office on Thursday afternoon. Paychecks are issued Friday afternoon at the office or at the job site.

Pay adjustments: Raises result from increased productivity and responsibility. No increases are made due to length of time with the company.

Personnel policy for painters
Figure 1-6

When there's a dispute about some personnel matter, make a note of how the problem was resolved. When you have enough notes on a particular topic to fill a page, there's the first draft of your policy statement.

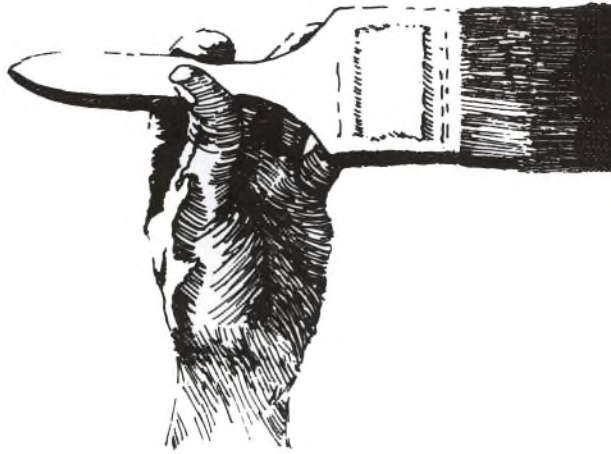
Give a copy of each company policy to all employees concerned. Keep everyone aware that the policy is still in effect by distributing another copy every three or four months. Give every prospective employee a copy of policy statements before you offer a job. A new employee will follow his own policies or those of a previous employer if he doesn't know your policies. Following company policies should be a condition for continued employment.

More to Come on Organization

That's as far as I'm going now on the subject of organization. True, we haven't covered everything needed to get your company organized. But we've hit most of the important high spots. There's more that you need to know. But the remainder fits best in the chapters that follow.

For now, be satisfied to set some goals, compile and review key business indicators, have an Org Board, job descriptions, and policy statements, hold effective meetings, and make it company practice to finish each task before starting the next. If you do that, you're already better organized than most painting companies.

SAMPLE



Chapter 2

Finding and Keeping the Right People

No painting company is any better than the employees on the payroll. That makes hiring one of the most important tasks for any paint contractor.

Sure, you can do a lot to improve employee skills once they're on the payroll. You can provide good equipment that helps turn even an average painter into an exceptionally productive craftsman. You can lay down rules and policies that put every employee permanently on his or her best behavior. You can provide incentives and rewards that promote high productivity. But there's no substitute for starting out with the right people. That's the subject of this chapter, finding and keeping qualified, motivated, skilled employees.

How do you find good help? To answer that question, start by understanding the painting profession and painters.

For many years, some general contractors and a portion of the general public have assumed that painters are drunks or transients or both. You've probably heard more than one joke about an

alcoholic painter. I'll admit that the painting profession has its share of misfits and losers. But there are losers, alcoholics, and misfits working as judges, doctors, teachers and cops, too. Most of the painters I know are sober, industrious, conscientious craftsmen.

Many painters do move from job to job regularly. So do carpenters, masons, electricians and plumbers. That's the nature of the construction business. Building has always been transitory work. When times are good, there are plenty of jobs. The pay is good. Everyone who knows a construction trade can get a job. When work is slow, you'll find all types of construction workers drifting from job to job. Many leave the construction industry entirely. They have to. There's no other choice.

If anything, painting offers more permanent employment than most construction trades. A building goes up only once. But it will be painted many times before reaching its normal life expect-



Chapter 10

Planning for Growth

Many paint contractors find that it's easy to increase business volume — up to a certain point. As your business grows, you just hire more painters, do more estimating and increase promotion. But at some point, many painting contractors come up against limits that make further growth either unwise or impossible.

Running one or two crews is relatively simple. If you're a good painter and are willing to do some supervision, you can handle five or six men without too much trouble. But there's a limit on how much work one person can supervise. Beyond that second crew, it's easy to lose control. Coordination becomes more difficult — and more important. Your skills as a painter become almost irrelevant. What counts is how good you are at supervision and business management.

With more than two or three crews, complexity grows. There's more of everything to handle. More employees to supervise, more customers to deal with, more money to collect from more sources, more problems to handle, and more payroll checks to issue. A five-crew paint contracting company isn't a small business that can be controlled easily by one person.

I'm not going to insist that every paint contracting company should keep growing so long as it's profitable to do so. For many contractors, five or

six painters on staff will be enough. Only the contractor running the show can make that decision. But if you want to build a larger painting company, this chapter will outline the principles that I've found to be important. Follow my suggestions here and continued expansion may be much easier.

Grow Gradually to Avoid Overextension

First, recognize that there are real limits to how fast you can expand. Doing more work requires more equipment, more skilled and motivated painters, more capital, more streamlined and effective procedures, and more supervisors. Accumulating resources like these takes time. If your business is doubling in size every six months, there are bound to be severe growing pains.

My experience taught me that growth should be in small steps, followed by periods of consolidation. Avoid giant leaps forward. This is the most basic principle of expansion. It's also the one most often ignored by contractors. Violating this principle of gradual growth gets more contractors into more trouble than anything else. Overextension could be called the contractor's deadly disease. All too many catch it.

There are many ways to overextend yourself. All amount to the same thing — reaching beyond your

grasp. It's an easy trap to fall into. The potential rewards are tantalizing.

Here's a typical example of overextension. Put yourself in the position of the contractor here and see if you could resist the temptation.

Your company consists of yourself and two other painters. It's a small operation. But it usually runs smoothly and you have a good reputation for finishing on time and doing quality work. Capital is a little short. You've got less than a thousand dollars in the bank right now. But, as long as there are no delays or problems, limited capital hasn't been a problem.

You've just started work on an office building. It should take about eight days to complete. While you're on that job, your answering machine takes a call from a client who asked for a bid on his home last week. You return the call. The client accepts your price, but he wants work to start this week so it's finished for his daughter's wedding reception. The client agrees to sign the contract if he has a commitment from you to start work by the end of the week. Because you have a reputation as a trustworthy and quality-conscious painter, he's willing to make a substantial advance payment.

You agree to take the job. It's hard to refuse profitable work like this. It's exactly the kind of work you want to have plenty of in the future.

Now, let's get practical for a minute. There's no way you can pull your crew off the office job you're on now. You're going to have to hire a new crew of painters and put them to work on the bride's home.

After a few calls, you locate three painters to take on the new job. Only one has worked for you before. And he wasn't very reliable. Now he's your lead painter on an important job!

The bride's job gets started on Friday. But you have to shuttle back and forth between two projects now. That makes you more of a supervisor than a painter. It's a strain, but everything goes O.K. the first day. At least there aren't any major upsets. But you notice that work seems to slow down on the office building while you're supervising the other job.

By the following Wednesday, the interior of the bride's job is nearly finished. But the exterior hasn't been started yet. That's bad news because it's raining. The crew can finish the interior, but exterior work will have to wait until the weather

clears. Work on the interior of the office building can go on in the meantime.

Late Wednesday afternoon you get a call from a builder you worked for two weeks ago. He insists that you forgot to stain a wall cabinet in his spec home. He says the unfinished cabinet sticks out like a sore thumb. He can't close the sale until the cabinet is stained to match the rest of the kitchen cabinets. You agree to drive over to the job before nightfall.

You meet the builder at the spec home and discover that he's right. The wall cabinet isn't stained. But that cabinet wasn't hung, it wasn't even on the job when your crew was there! The builder agrees that you're probably right. But he points out that the cabinet is on the plans. That means you've been paid for staining a cabinet that didn't get stained. He insists that it has to be stained and finished by this time tomorrow. You agree to do the work. And, unfortunately, you're going to have to do it yourself. There's no one else you can trust to match the stain on the existing cabinets.

While you're working on the cabinets Thursday morning, you realize that there's not enough cash in the bank to pay both crews in full. Both expect to be paid tomorrow, but neither the bride's job nor the office building will be finished until next week. The cabinet in the spec home will be finished as promised. But you've already been paid for that. Where's that payroll money going to come from?

Friday morning dawns clear and warm. Perfect painting weather. Your first stop is the bride's home. The interior is finished and work has started on the exterior. The job should be finished Monday — in plenty of time for the reception. Your client is pleased. But the three-man crew spent all day Wednesday and most of Thursday on the interior — doing only about as much work as a two-man crew should handle in half the time. There goes the profit on that job.

You're pretty mad at those painters for dragging out the interior work. But that's just human nature. It was either that or take the day off without pay. The lead painter has no experience as a supervisor. Under the circumstances, he did a reasonably good job. And there's no advantage to criticizing their work now. You still have to break the bad news that there isn't enough cash to pay for the past week's work.

The real problem is at the office job. It's a little behind the schedule you laid out, but nothing that

can't be made up in a day or two. But when you explain that half of payroll has to wait until next week, both painters quit. Neither is willing to work for you until their pay is brought up to date. Of course, you can finish the job yourself by working nights and weekends, but that will delay payment even longer. And you have to eat, too!

At just about this time you get a call from an architect's office. He has a custom job for you like you wouldn't believe. You'd make more on this than on both the other jobs together. But it has to be started now. Because of the mess you've gotten yourself into, you'll have to turn it down. He'll probably call somebody else next time.

Expansion is Limited by Resources

In the example above, you can see two missing ingredients. Obviously, the contractor was short on cash. But the lack of trained painters and supervisors was a more serious problem. Ideally, there should be no more than five employees for every supervisor. Beyond that, the supervisor loses effectiveness. Thus, if you hire on five new employees and don't have anyone trained to supervise them, you'll either have five unsupervised employees or ten under-supervised employees and one exhausted, partially effective supervisor. Either way, poor production will be the result. This leads to missed schedules and lower profits. That's why many painting companies double in size and workload yet don't earn a penny more for their effort.

Always include competent supervision in your expansion plan.

Schedule jobs too close together and you have jobs overlapping each other. That may make it necessary to split crews or move them from one job to another prematurely. When crew members are on a merry-go-round, production suffers.

Taking on more work and employees than your bank account can handle is deadly. But painting contractors do this all the time — hoping to collect money as the work goes on. Sometimes that works. But a little bad luck and there's no margin to fall back on. Once cash gets tight, the only important consideration is bringing in a few dollars. That clouds judgement and makes profits less likely. Once you're behind the eight-ball, it's very easy to stay there. Eventually you may go broke.

The solution? Stay within the bounds of your bank account.

Taking Gradient Steps

Expansion by gradient steps is taking one small step at a time. Each step you take should be only as large as you can comfortably handle. Then pause and consolidate the gains before reaching out for the next step.

When business is up 40% or 50%, your working capital has to be 40% or 50% greater than it was. If it isn't, you're courting danger. All expansion in work load has to be accompanied by expansion in the capital available to you. That's why I recommended that you set aside a percentage of your weekly gross income for expansion.

Nearly all expansion will require additional employees: painters, apprentices, and helpers. When your present staff is producing at peak capacity, taking on more work means taking on new employees. You can usually find journeymen, apprentices and helpers who can take instructions. But it's harder to find good supervisors who can give instructions.

Adding a painter, apprentice or helper is a small step for most painting companies. You can add a man or two almost any time without stretching resources too thin. But adding a supervisor is a big step.

Here's how to reduce the size of that step. Instead of adding supervisors when work gets plentiful, make supervisors out of your journeymen. Train them to work independently. Show them how you do business. Prepare them for the day when they have to step in and take charge of a crew or two. That's promotion from within. It's a smaller step. And it's going to create a smoother transition than hiring someone new to supervise. Expansion of your workload is limited by the resources you have available — finances, equipment and trained personnel. Never take on work that's beyond your ability to produce. If the job is too large, if it takes more experience or cash than you have available, then turn it down. Taking on work you can't handle is a sure way to lose money, customers and reputation.

The most basic rule of expansion is this: Never take on work that stretches your resources beyond reasonable limits or forces a compromise in your professional standards. Increase your workload. But do it in small increments. Each increase in workload will present new problems and challenges. Expanding in small steps keeps you in control.

If this sounds basic and simple, that's because it is. Breaking this rule is very tempting to all contractors. But painters who ignore this rule frequently wind up in trouble. Many conclude that expansion is impossible and give up any hope of running a larger company.

Make expansion a gradual process. That means it's a slow process. Your company won't become a giant corporation overnight. But neither will it collapse before dawn tomorrow.

Increasing Profits, Not Volume

Some contractors prefer to remain small. They either can't or don't want to have responsibility for running a larger company. Instead of being the biggest painter around, they're content to become the most profitable. They concentrate on improving the quality of their work and the quality of their clientele. Their long-term goal is to pick and choose among the better-paying jobs. That's an excellent way to increase income without increasing your company's size. It could be a good model for your painting company if you're uncomfortable running a company with dozens of employees.

Find Your Level of Competency

Every company has a level of competency. Yours is determined largely by your management skills and the talent of your supervisors. If you go beyond this level of competency, you may work harder and longer hours, but you won't necessarily earn any more money. Business is likely to become chaotic and out of control. At this point, you've got to reduce volume to a level where you can regain control. Expand again when you've found solutions to the problems you encountered.

Look for Profitability

Any time your company goes through a period of growth, profitability becomes a key issue. Keep track of operating profits. If increases in volume don't increase profits, and if it doesn't look like the new work will become more profitable, the extra revenue isn't doing your company any good. Stick

to painting apartments if that's profitable. Drop the tract housing market if the money isn't there. Reinforce what works. Abandon what doesn't.

Learn to Say "No"

The ability to say "no," to turn down work, is just as important as being able to sell jobs. All contractors are flattered to have work shoved their way. Some never learn to refuse it. But being overloaded and unable to complete work on schedule does neither you nor your client a favor.

If you're completely booked up carrying two jobs, don't try to squeeze in a third. You'll just wind up with three unhappy clients. People respect honesty. They appreciate being told, in all candor, that you're too busy right now. They won't forget you. In fact, they'll probably put a premium value on your service next time.

There will always be more work available. I know contractors who worry about where their next job will come from, even when they're booked solid for the next two months. This isn't necessary. There's always work available. If you're having a problem finding work, you've been neglecting the promotion I recommend.

The Last Word

Here's the final word on expansion. Nothing in this universe stays the same. Everything changes. Change isn't always perceptible to those in the middle of it. But it always goes on. This is true of companies, also. Your company will never stay the same. It will always change, and there are only two ways it can change. It either expands or contracts. Up or down.

It's unusual for a company to survive without growing. Expansion creates new opportunities for your employees. It creates a feeling of success and enthusiasm for everyone in the company. Stagnation breeds a feeling of helplessness. It closes off opportunities for promotion within the company. No one wants to work for a company that's stagnant. That's why it's in your interest to see the company grow, even if accepting new opportunities does create new challenges.

[illegible]

[illegible]

Equipment Estimate

Item	Description	Cost

SAMPLE

Estimate Summary

Item	Price
Painting and materials	
Common materials	
Equipment	
Subtotal	
Overhead and profit - ____%	
Total	

SAMPLE

Payment Ledger Sheet

Name:		Contract price:	
Date payment received	Description	Amount received	Balance due
<div style="transform: rotate(-45deg); font-size: 100px; opacity: 0.3;">SAMPLE</div>			

Job Financial Summary

Date: _____

Job name: _____

Original amount of contract: _____

Changes or extra work
added to original contract: _____

Total: _____

Manhours: _____

Materials: _____

Overhead: _____

Total: _____

Profit: _____

Additional notes:

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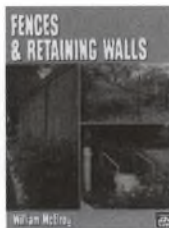
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Construction Forms for Contractors

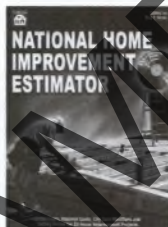
This practical guide contains 78 practical forms, letters and checklists, guaranteed to help you streamline your office, organize your jobsites, gather and organize records and documents, keep a handle on your subs, reduce estimating errors, administer change orders and lien issues, monitor crew productivity, track your equipment use, and more. Includes accounting forms, change order forms, forms for customers, estimating forms, field work forms, HR forms, lien forms, office forms, bids and proposals, subcontracts, and more. All are also on the CD-ROM included, in Excel spreadsheets, as formatted Rich Text that you can fill out on your computer, and as PDFs.

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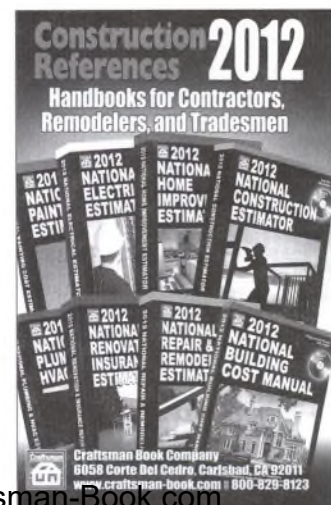
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