Ops 1: Find Your Biggest Cost & Fix Pricing

Rank Your Costs (Last 90 Days)

Pull expenses for the last 90 days and rank by total. Your biggest driver points to your first move.

If Materials are #1

Add a materials index / pass■through. Price = (Direct Materials + Direct Labor + Subs) ÷ (1 – Target GM) + Per■Job Overhead.

If Labor is #1

Use rate math that includes loaded cost and utilization (see Ops 2).

Try It Yourself — Standard Resource Worksheet

Fill Inputs for each person, then compute the Results. (Use your overhead per hour from the calculator
or the Inputs tab.)

Resource Name	Type (Salaried/Hourly)	Paid Hours/week	Annual All■in ($)	Hourly Cost ($)	Bill Rate ($/hr)	Billed Hours/week
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

Cost ($)	Cost per Paid Hour ($)	Overhead per Paid Hour ($)	Weekly Overhead Cost ($)	Total Weekly Cost ($)	Utilization (Billed/Paid)	Revenue This
___	_____	_____	_____	_____	_____	_____
___	_____	_____	_____	_____	_____	_____
___	_____	_____	_____	_____	_____	_____

ost ($)	Idle Revenue Lost ($)	Profit This Week ($)	Gross Margin %	Potential Revenue @100% ($)	Profit @100% ($)	Margin @100%	Rat
___	_____	_____	_____	_____	_____	_____	___
___	_____	_____	_____	_____	_____	_____	___
___	_____	_____	_____	_____	_____	_____	___

Reflection

• Which resources are under■utilized and by how many hours each week?

• What is your biggest driver of lost profit: rate, utilization, or overhead?

■ **Action Step:** Choose one resource and improve either billed hours (+10) or rate (+10–15%) for the next two weeks—then re■run this worksheet.