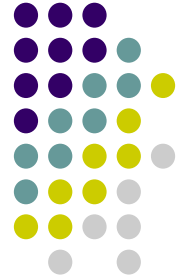


HOW TO GROW YOUR RESTORATION BUSINESS

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ABOUT THE AUTHOR



Following a decade of work from startup to hyper-growth, Jack Dennison's full service restoration company was active in five major Third Party Administrator Networks, the company was a partner with nearly 30 major insurance carrier preferred contractor programs; and was licensed as a General Contractor in fourteen municipalities. Dennison's company had received multiple local, state and national awards including the Forbes Magazine, Best In Business Colorado Construction Award; Contractor Connection's Golden Hammer Award as a Top Performer, and had received Professional Remodeler's America's Top Remodeler Award. Over the span of his work Dennison's Restoration Company achieved an average annual growth rate of 46% with some years exceeding 70% annual growth.

Dennison is an entrepreneurial business leader who has successfully developed six prior business startups before entering the restoration industry. Business Development has always been Dennison's strongest capability and the area of greatest success. He is a recipient of the Lifetime Global Who's Who Member & Top Professional Award.

Dennison shared his restoration industry experience and success with his wife and partner Jackie Dennison who spent 25 years in commercial real estate property management and brokerage prior to joining him in the Restoration industry. Her last position was as a Property Manager in Denver's downtown business district, at the time the largest commercial property holding in the Western States where she excelled in operations efficiency and excellence.

The Dennison's currently serve as Business Coaches helping other businesses grow in the Restoration Industry. Their work focuses upon helping business owners achieve two primary goals; accelerate top line revenue growth and improve bottom line profit growth.

The Dennison's are published authors who regularly contribute to industry journals. They are prolific bloggers, and travel extensively as conference speakers on growth strategies for restoration businesses.



Introduction

You Can Grow Your Business!

I am just like you! I have lived the life of a Restoration Company owner, just like you. I got up every morning at 4.30 am and started my day at the office no later than 7:00 am, just like you! I worked entire summers when the hail CAT's came, just like you. I have had customers who loved me and others who seemed to dislike me, just like you. I know the pressure, stress and weight of ownership responsibility and 24/7/365 availability that owners feel every moment of every day. I found the Restoration Industry to be unique among all other types of construction services and found the experience of being a Program Contractor to be both revitalizing and sometimes terrifying.

Through this unique experience I worked hard and smart. I am no whiz kid, I am just like you. A hard working guy who wanted to provide a future for my family, do a good job with my responsibilities, satisfy my customers, and grow my business. After nearly ten years my company was active in an unprecedented 27 insurance carrier preferred contractor programs, had been featured in Forbes Magazine as Best in Business for our State, and achieved an average annual growth rate of 46% which resulted in a highly successful, multi-million dollar, full-service, hyper-growth company.

As a successful practitioner I have a lot of advice to offer others. Proven strategies that worked for me and can work for you too. I am going to share what I have learned as a Program Contractor with you in this eBook. In my current coaching practice I am committed to helping others in the industry achieve three fundamental goals; Increase your gross revenue, achieve operational excellence needed to sustain your growth, and improve your net profit which is the money you take home.

A Practitioner's Guide to Growing Your Restoration Business

These three factors are the essence of business growth and success, more money at the top and bottom lines, and a better and more effectively run business. Who doesn't want to do this? If you are an owner, seller, buyer, or construction or mitigation company considering growing your business, you are interested in what I have to say. Let's first look at some internal and often neglected opportunities for growth and then let's turn our attention to the opportunities outside your company that are yet to be secured.

Chapter I

There Are Only So Many Ways to Grow Your Restoration Business

Every owner wants to grow his or her business. Grow more revenue, achieve higher profit margins, open up new markets, and generate more leads. But there are only so many ways to do this. Many of these ways get little attention from most owners.

Do You Dream of Becoming an Insurance Contractor?

Everyone wants to get added to Insurance Carrier Preferred Contractor Programs. The current trend in the industry is for carriers to turn over the management for the claims process to Third Party Administrators (TPA). As you would expect, these groups filter out most companies in order to secure the cream of the crop, the top 5% of America's contractors. An owner's best opportunity to secure the interest of one of the premier TPA's is to be full service and to find ways to differentiate your company from others like yours. Much more will be said about this later.

There is one dominant TPA in our industry. Everyone is familiar with the name and they are a hard nut to crack. But there is a process that increases the likelihood of being added to their Network. It takes more than merely submitting an application. Many business owners I have spoken to have told me they have already applied. The TPA was happy, even encouraging to receive their written applications, but then they just sat, and sat for years. They applied but were never activated. Why is this and what can be done to achieve a different outcome?

Once you have been selected by this dominant player, being added to other TPA's is truly much more of an administrative process. It still takes your personal wit, proper presentation, and continued effort but it is much easier to be added to the second and third and so on, than to the first.

In this one TPA my company was active on 23 insurance carrier programs. Many of them were the largest top tier insurance carriers in the country. As I would meet fellow Network members at the annual conference I found most of them were on two or three, perhaps even four or five carrier programs, but 23, never. The Network didn't want its members talking to each other and comparing notes about how many programs they were on, or what they felt they did to become active on various carrier programs. The Network wanted to be in charge and in control of the process of selection and the less each company knew about Network members the better.

I learned and haven't shared what I learned, until now. I will share my learning now, with you. It is a process to become activated on any TPA Network, and it takes time, effort and diligence. It could even take a matter of years to become active on this game-changer's program, but once you do, it could be transformational for your company. I was grateful every day, and I thanked the Network leaders, for the manner in which the Network helped me grow my business. They became the foundation upon which other services and relationships were built, and through those relationships other doors were opened for me.

Diversify Your Revenue Streams

The impactful growth from TPA Networks can be so incredibly huge providing consistent annual growth that some companies have succumbed to the temptation to put all of their efforts into a single revenue stream, like program work. Many companies have grown consistently through TPA's

and insurance carriers but if any of them canceled their program or radically altered it the restoration contractor could find themselves in dire straits. While the temptation is to continue focusing on available growth opportunities only within the insurance industry, you do so at your own peril. Solution - Diversify! Force yourself to think in terms of balance. What else can you do outside of the insurance industry? Determine where your best opportunities are for non-insurance work and pursue this balance rigorously. You will grow more. You will sleep better. You will be at less risk of losing it all! Your company will be worth more to a prospective buyer, and who knows what opportunities you might find out there, if you just know where to look and how to successfully serve them.

There are other ideal sources beyond TPA's or individual insurance carrier preferred contractor programs. And I don't mean marketing insurance agents, direct mail or the Yellow Pages. They are too numerous to list. But through a strategic assessment and competent coaching I can identify the best opportunities for you that will make the greatest impact upon increasing revenue and maximizing profit for your company. I will develop a strategic plan that clearly lays out the pathway, which may involve months or even years to secure the revenue generating sources you are most interested in and most likely to acquire.

In the end you must become creative in looking for partnerships where you both give, as well as receive. Much more will be said about these opportunities as the eBook unfolds. But be creative and open to less traditional opportunities in your community than staying tethered to insurance work alone. Balance is critical to longevity. Diversifying your revenue streams will add strength and security to your company.

Higher Profit Margins for Every Source of Income

What's a revenue stream? Water damage, mold remediation, carpet cleaning, duct cleaning, fire restoration, contents cleaning, roofing, reconstruction, and others. Those are each revenue streams.

What profit margin do you expect for water damage services, or for reconstruction, or roofing services? You should have a profit margin benchmark for each category of revenue. Each source of revenue should be clearly listed and broken out on your Profit and Loss Statements so you can see from which revenue streams your revenues are generated, and how well your business is doing. With established profit benchmarks you can test your operational efficiency to see how often you reach your goals on each job and what you need to do to improve the overall profits for each revenue stream of your work. You must have realistic and attainable goals at the higher end of the range and you should rigorously pursue these profit benchmarks on every single job and for every single revenue category. How would you like to achieve 50% profit margins on reconstruction, or 40% on roofing, or 75% on water mitigation? You can, but you have to be good at every level of your production, and you have to learn how to successfully and consistently attain this level of success.

Get Paid Every Nickel, On Every Job

Who reviews your estimates? What guidelines do your estimators follow? How many are trained, and are they self-trained or school trained? Have any of them completed the Level I-III Certifications offered by Xactware? How do you gauge if they, or you, are doing a good job? Imagine making a couple of consistent estimating mistakes and the percentage of revenue that could be lost over the course of a year. Upgrading your estimators' skills, broadening your awareness of estimating best practices, assessing your thoroughness and accuracy, and taking corrective action could produce significant estimate improvements and increased savings for you. Imagine if you were leaving as little

as 5% of every estimate on the table? Fixing this would immediately add 5% to your net profit. How huge would this be for your bottom line? No one, including reviewing adjusters, are going to tell you are doing a poor job estimating and regularly under scoping your jobs. You have to find the deficiencies and correct them on your own.

I am not an estimator and I do not write estimates. But I became an exceptional reviewer of Xactimate estimates. I discovered many internal features that greatly assisted me in my review. Most of these features have gone unnoticed or simply ignored by most estimators. They contributed a lot to my expert knowledge equipping me to train and hold accountable my estimators insuring they were getting every charge for every job for which I was entitled. I projected at one point that my review in discovering line item mistakes alone added well over \$100,000 a year to my company. This process of internal review is critical to increasing net profits and the key to effective review are those hidden Xactimate features that go unused. I can share my process with you!

Increase Profit Margins Through Wholesale Sourcing

If you are buying supplies and materials retail, especially building materials, you are getting killed at your profit line. You don't want to buy retail; you want to buy from the same wholesalers your retailers are buying from before they mark up your product purchases by 20% - 30%, or more. It is worth your time to find these profit generating relationships with key wholesalers both in your local area and others nationally that will ship goods to you.

I used to get killed on flooring. I just couldn't figure it out and lost money on nearly every flooring job. One day I finally decided to figure it out, and I did. I found direct wholesale buying for all flooring products that is 35% - 50% below retail. These are the same sources your retailers are buying from.

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Many wholesalers do not sell directly to contractors. I discovered the ways to resolve this and increased my purchasing power and improved my net profit, on every job. I bought materials from local and national sources typically open only to brick and mortar retail stores. I learned how to acquire wholesale accounts with these suppliers and found it to be one of the easiest and fastest ways to increase my profits across the board on all repair work. Once I accomplished this, I danced every time my company got a job involving flooring which for nearly every job is the largest single cost item on the estimate.

I can help you navigate your business toward preferred buying opportunities through wholesalers and preferred contractor buying programs. Require your staff to purchase all supplies and materials through these cost savings, profit producing sources and you will see an immediate improvement to your bottom line. I promise!

Who Determines What You Will Pay For Labor & Materials?

How do you determine how much you will pay subcontractors? If you simply bid it out to multiple subs and take the best bid not only are you wasting your time but you are acting no differently than the average consumer and getting no better results. If you turn this decision making over to your subcontractors allowing them to tell you what they charge to work on your jobs you are paying too much and losing valuable profits. You want to increase profits while still paying your subcontractors well. I can show you how I accomplished this.

Have you ever had a worker buy a \$200 kitchen sink only to find later that Xactimate only paid you \$65? I have. The first time I found this and realized it was a typical scenario, my business world changed. I jumped into the middle of material purchasing and implemented buying practices that

changed the way my company did business with both internal workers and subcontractors. I learned how to get the best pricing from my subcontractors and how to insure that I never over-bought a plumbing fixture, cabinet set, or lumber package ever again. Can you imagine how much money you stand to lose each and every year without proper controls for labor costs and materials purchases? It is downright scary to think of your loss, and thrilling to think of what improvement you can bring to your bottom line if you know how to pay subcontractors and how to insure you pay less for your materials than you are getting paid for them.

It is amazing how much business Owners, General Managers, and Construction Managers don't know about the internal practices of their companies and how much waste and financial loss they incur year-after-year. I found that crew is concerned with only one thing and that is finishing the job. Unless you require it of them that is all they will ever be concerned with. Let's take control of your labor and material costs and improve your profit margins.

Job Costing Isn't For Dummies!

Job costing is either the forgotten art form of business, or the never thought about before nuisance. But in reality, it is the key to so many of your internally controlled growth opportunities. Nobody wants to squander opportunity, but we do it all the time when we fail to put into place internal controls and measurements. If you can't measure it, you are lost, and doomed to repeat your failures over and over again.

Information must be captured and recorded in one of the great electronic Job Processing Programs available today. If you don't use one a review can be completed by simply taking five recently completed jobs at random from each revenue stream and record on a spreadsheet every single

expense related to these projects. Assess how close each job's total costs came to your target profit margin. Then assess what you did well and what you did poorly.

How much are you paying for materials and labor? How thorough and comprehensive are your estimating practices? How close did you come to controlling job costs to meet your profit target? What special circumstances arose that may have affected the final outcome? And the kicker, what will you do to do it better the next time? What internal controls need to be put in place? What changes to your accountability practices are needed? Do you need to find new sources for materials or new subs for your labor? What can you do to improve the current mark? That is the value of job costing. I admit it is a hassle and takes dedicated staff to consistently track your expenses, but just do it, if you want to close the back door to what is likely your largest source of revenue loss – poor accountability and mismanagement. Do it today!

Gaining the Advantage Through Marketing Your Full Service Business

There are several tsunamis of influence affecting the restoration industry today. One of them is the move to “full service.” Customers want to make one call, to one contractor, who can do it all. They don't want to be the general contractor who must oversee the work of 3 or 4 contractors to complete their damage repair. The same is true of TPA's and individual insurance carriers. One full service contractor who is trustworthy, has excellent skills in customer service, and can be depended upon to do quality finish work in a timely manner is priceless. TPA's put a lot of time and money into fostering relationships with quality full-service contractors who become part of their go-to cadre. If you are not full service you really need to consider it! All of the good things happening in the industry today are happening to full service contractors, who do water damage repair and reconstruction,

including roofing. It is not as hard as you might think to get involved in this revenue generator and profit maker!

Putting It All Together

As you can see there are many internal opportunities already within your business. Start with the internal factors first! Fine tune your operation and squeeze out all the profit possible on what you already hold in your hands. This is the easiest growth you will ever achieve.

Do an audit of the internal matters I have presented and figure out how well you are doing with each one. Make what changes you can as quickly as you can. Make a plan and follow it.

Many companies need to fix the inside before they can become more attractive on the outside. Once you have repaired the inside of your business you are ready to solicit TPA's who control the bulk of the insurance work. But still, there are external opportunities in your community that you can likely engage tomorrow to broaden your revenue base and add to your gross revenue and bottom line profit.

There is so much at stake in your success at generating additional revenue sources and improving your profit margins that you should give yourself the very best opportunity possible at success. This is where I can help. I have a proven track record of having successfully done this in my business and I can help you do it in yours. There are only so many areas in which you can improve and grow and each one will put more money in your pocket, where you know it belongs. What do you think? Let me help you grow!

Chapter II

A Practitioners Advice for Marketing in the Restoration Industry

Do you find a lot of what is available on the internet or presented at conferences regarding marketing to be pretty bland, not very practical, and out-of-date thinking? The reason is that much of what is presented about marketing is not coming from those who successfully did it.

I read about candy jars, making the rounds, golfing sponsorships, cold calling, and giveaways. If you have ever done marketing for a restoration company you know that these things really don't translate into work. Getting more work is what marketing is all about. If you are getting work, it works, and if not, it doesn't. It's just that simple.

What Marketing Strategies Really Work?

Today like never before your marketing plans need to be about what you can give, not what you want to get. Most marketers walk into an insurance agent's office or meet with a property manager or an insurance adjuster with giveaways and candy and gimmicks, and before leaving ask for their business – wrong!

I am reminded of a Textile Restoration Company who sent a marketer to my office regularly to market me. I had high regard for the owner and the company and contracted them from time-to-time. Every month some cute part-time marketing mom would visit my office and with little interaction would go from office to office and put candy bars on everyone's desk. Once in a while she would

even leave a business card. She finally got to the point where she would just put a bowl of candy on the conference table or give it to a front office administrator and leave. She had done her duty. She caused us remember her company one more time, as if there was value in that thought. I used to be amused about this. She made no effort to talk to anyone. No effort to talk about the company she represented. No effort to educate us about Textile Restoration and why we should use her company. The goal was to make us think one more time about her company, and we did. Mission accomplished, but what a waste of time and effort.

So how do you market to other individuals who represent the various revenue sources you want to tap into? One example involves insurance agents. We have all been told how important they are to generating business, yet most companies receive little if anything from these fellow insurance professionals. How come? I found that most insurance agents do not want to have any part of the claims process primarily due to their heavy workloads. That is for the claims department and adjusters, not for them. Yet what is the one thing agents want most in their highly competitive industry? Retention! Once they get a customer they desperately want to keep them. When are policyholders most vulnerable to switching to a new insurance company? Not when they are listening to an insurance commercial on television, but when they have a loss. A terrible, life altering, hassle producing, grief inducing, loss.

There are a hundred things that can go wrong during a claim. The customer doesn't like the adjuster, they don't like the way the claim was handled, there was not enough communication with the carrier, they didn't like the contractor, and the list goes on. If the overall experience of the claim is not to the satisfaction of the customer it is at the end that they begin shopping for a new provider. Retention is the #1 concern of insurance agents and during a claim they are at greatest risk of losing

their customer. Don't you agree that agents should be more concerned about the claims management process and the overall experience of their policyholders?

I found that the key to marketing relationships is to give, not ask. We all cringe when a sales person comes by our office or calls us on the phone. We are busy and we find them in most cases to be an intrusion, especially since we know they are going to try and sell us something and they are going to ask us to do something. Knowing this, you should stop doing that to others! I learned what agents are most interested in and I developed a plan to give them what they wanted and I never asked for a job. I discovered the key to building relationships with insurance agents and other professionals like them that really produced results. One year one insurance agent brought us more than \$300,000 of work. This is one person, in one year. I gave him what he wanted, and he gave me what I wanted, and I never asked for work.

Today you need fresh thinking, workable solutions, and approaches that actually produce the results you seek. I believe it is important for you to build relationships around giving, and from the giving you will get everything you hope for.

Marketing to Third Party Administrators or Insurance Carriers

What contractor does not want to be an insurance preferred vendor? The results can be huge. Imagine a steady volume of business. No bidding. No competing. Just getting the assignment and doing the work. What could be more perfect?

Today most insurance work comes through TPA's. Some insurance carriers still maintain their own preferred contractor programs, but not many. Most have made the shift to TPA managed claims administrations. Getting on the first TPA or individual program is the hardest. Once you are on one

you can assert that you have learned how to be a good strategic partner with Company X and you can be a good strategic partner for Company Y. Think about it. That single achievement is huge! If a TPA or carrier is looking for a partner in your area do you think they are more likely to choose to partner with a company that has no proven track record with Program work, or are they more likely to choose a contractor that has a proven track record of meeting the high demands of program work? Sorry for being so obvious, but for some folks this reality is not self-evident. You can see this in what companies don't do. They don't do what they need to do to get noticed in order to get selected.

So how do you get on that first program? You must be full service, you must have satisfied customers, and you must differentiate yourself from others.

Become a Full Service Contractor

If you are not full service you need to become full service. That is where the industry has been moving over the last decade and will continue on in the future. Customers and carriers alike want one contractor who they can put their trust in and can handle jobs from start to finish regardless of their complexity. Mitigation only companies find it harder and harder to get on carrier programs. It's a hassle when you have two or more contractors working on an insurance claim. The contractors don't communicate with one another. They don't share information. If something goes wrong they point the finger at each other. The customer has two companies and two sets of job managers to get acquainted with and it is just not as efficient as having a single contractor manage the entire process.

If you are full service you have passed the first hurdle to being selected for one of these premiere opportunities. Few things are more important to claims managers and adjusters than a satisfied customer.

Satisfy Your Customers

What type of business are you in? You are not in the water damage repair or construction services business, you are in the customer satisfaction business. It is not even correct to think in terms of customer service. Service must produce satisfaction. That is the key! Not that you have served a customer, but that you have satisfied them. Carriers know this, TPA's understand this, customers demand this. You need to believe this deep down inside.

You are in the Customer Satisfaction business. You should talk this language, be able to clearly explain what you do to achieve this all important goal, and provide some evidence of your success.

- You can use an internet company to post satisfaction statements to the various search engine pages listing your company.
- You can claim 27 customer reviews with a 4.8 satisfaction rating based upon post completion job surveys.
- You can post positive customer satisfaction statements on your company website. They could rotate through on each page of your site listing as many statements as possible.
- You can describe your commitment to and process for achieving customer satisfaction.
- You can add a well scripted video including a customer telling the world what a wonderful job you did satisfying them.

But do something compelling to demonstrate your awareness of the importance of customer satisfaction, your operational commitment to achieving this, and your documented positive results of effectiveness. Every customer expects a good finished product. It is the process and people that makes the difference.

So you are a full service contractor and you do a great job satisfying your customers, how can you differentiate yourself from others in order to get noticed?

Differentiate Yourself from Others

Awards and Honors are an important differentiator. I found that once my company was recognized by our first national group for Best in Business others began to take note and contact me to feature my company in their publications as well. Success begets success is as true today as ever before. If you get selected you may be well on your way to being recognized by other groups and this adds to your differentiation from others. You have a story to tell that keeps getting better! I found that there are local and state awards recognizing companies or industries for annual growth rates, size, community service, and more that many companies may qualify for. You just need to know where to look and who offers these opportunities to be recognized by others in your city and state. This is the place to start. Many national awards follow local recognition.

There are other ways to accomplish this too. Listing the high number of claims you process per year. Mentioning a high profile customer whose work you completed. A referral from an adjuster who works for the carrier you are pursuing goes a long way. Specialty services are important. My company landed a large carrier because of several government contract jobs we had done. The insurance company Program Administrator was captivated by my company's specialty work and as he learned more about our government contract work he decided to add us to his insurance program. Look for anything you do or any characteristic about you or your company that sets you apart from others. Talk about these things every opportunity you get. You must differentiate yourself from the pack if you want to stand out.

Are You a Roofing Contractor?

Roofing has become a priority focus for most insurance carriers. They pay out so much money in hail and wind damage claims each year and much of this to unscrupulous storm chasers. Carriers have discovered the benefits of sending roof assignments directly to their General Contractors with whom they have a trusted relationship and over whom they have more control. You want to get in on this. If you are not providing roofing services you really need to begin.

If you already provide roofing services you have differentiated yourself from most other General Contractors. But getting started in this work can be a nightmare. It took me nearly three years to do roofing really well and there are numerous ways of approaching these services.

There are so many challenges and possible pitfalls to getting started in the roofing industry. Of all the specialty contractors, roofing contractors have the worst reputation so getting a handle on good roofing practices is critical to your success. There are many decisions to make, such as:

- Do you provide roofing as an in-house or subcontracted service?
- How do you enforce contracts made with customers? Most of your customers will be approached by storm chasers and sales people from other roofing contractors even if they are already under contract.
- Who buys the materials, you or your subcontractors?
- How do you determine basic roofing labor rates?
- Do you pay more for additional layers of shingles, or high and steep charges, or for cut up roof designs?
- Who will perform the various phases of roofing services from initial roof assessment and customer contact to estimating and supervising the roofing crew who completes the work?
- What level of warranty will you provide for materials and workmanship?

There are a lot of moving parts to this revenue generating division of construction service. I learned first-hand the do's and don'ts of successfully implementing a Roofing Services Program that resulted in nearly \$2 million of program assignments in one hail storm alone. You should consider adding this division of work if you are not already doing it! Honestly, I was asked by two TPA's to join their Networks to provide only Roofing Services in outlying areas where they had no coverage. I agreed. This led to them adding all construction services in my entire service coverage area within just a few short months. What a wonderful win! Roofing could become the key to opening doors and increasing opportunity for you, as it did for me. I can show you how!

Working With Commercial and Residential Plumbers

Everybody knows that plumbers are oftentimes the first person called when water flows. If there is a pipe break and water is gushing who would you call? It is for this reason that all kinds of approaches have been established to get in on this first responder connection with plumbers. You've heard about paying plumbers a referral fee per lead. Sometimes this might be a set dollar figure and other times a percentage of the entire job. Have you ever made a presentation to a team of plumbers showing them how smart you are with your dry-out equipment or showing off the fancy gizmos you use to detect moisture in hopes of gaining their business? Or delivering a box of donuts to a plumber's office for their morning meeting with a bow tied around the box holding your business cards for distribution?. Those approaches really work, right? NOT!

Don't get me wrong. You want to work towards forming a strategic alliance with residential and commercial plumbers, but old school thinking is not the way to do it. The key is to not simply form a relationship with a single plumber based upon one-time referral fees that will bring in a job or two over time, but to establish a much deeper and more meaningful relationship between your company

and his. One that brings significant mutual benefit to both parties. A partnership that produces more than a few scarce referrals from time-to-time. Instead, you want to work toward a strategic partnership that contributes to the growth of both companies. This is a leveraged relationship that will produce many more results over the long term because it is meaningful and vital to each of you.

Once I stopped paying referral fees to the man in the field and instead built alliances between my company and other plumbing contractors I began to achieve the results I sought. My plumbing partners brought me consistent work through the years of relationship and I in turn contributed to the growth of their companies too.

Get to Know Property Managers

Property Managers oversee both residential and commercial real estate portfolios and can be a good source of work. For residential properties the managers look primarily at the cost of the projects. Many of their losses are smaller in size and owners are reluctant to file insurance claims. The manager is looking to complete jobs as inexpensively as possible. If you are interested in this kind of work, and are willing to discount your pricing, this could provide a growth opportunity for you and every once in a while these relationships may produce a big one for you. You could become the go-to contractor, but you will have to regularly discount your services.

Larger jobs, both residential and commercial, are likely to be awarded to larger, industry leading, full-service companies. If you are a larger company a relationship with property managers looking for a fast responder and quality service provider could lead to an important opportunity for growth. When disaster strikes there may be many action steps the Property Manager must immediately perform including; staff notifications, customer rescheduling, document protection, computer

services, electrical repair and protection, and more. Most managers have a disaster plan of some kind already outlined. But have they identified the water damage contractor to call? Have they envisioned what damage water can cause and what actions may need to be taken? You can inform the property managers thinking and help develop a more appropriate response to damage repair should a worst-case scenario happen. I can show you how to successfully do this and obtain more commercial work! It worked for me. In fact, ask me about my biggest win in this area. You will be surprised with my answer. It will make you smile.

City Contracts May Be Available In Your Area

These are much more difficult to secure but they do exist. Most cities contract services to local contractors including water and fire damage services. Identify the correct city department and decision maker and ask for guidelines for qualification, bid process, and bid schedule for services you are interested in providing. You may hit the jackpot by being the right person in the right place at the right time. You should explore this possibility. You may find that some services are not awarded to a single contractor but instead are assigned on a rotational basis. Others are awarded to the lowest bidders. Imagine becoming a friend of the city. Known within city management circles. That would be huge! I have found over the years that when something good happens it oftentimes opens the door to other really good things. You want to open as many doors as you can because you don't know what each one may lead to. When I sold my business I was about to open another office in Southern Denver Metro. This would have been office number three. One of the enticements that excited the entire management team with doing this is that it would put us in the outskirts of the Denver Metro. I often said, "And who knows what unforeseen opportunities this might bring." Success begets success and opportunity produces more opportunity. I have always felt that a key to success in

business is to be smart enough to see an opportunity when it comes, and courageous enough to seize it!

Become a Fire Services Provider

Every contractor should become an expert Fire Service Provider. How many residential structure fires are there in your community? I live in a city with a population of 600,000 and there is on average one structure fire per day. That is 365 a year. How big is that? Imagine if you could get just four of these fires a year. That is \$1,000,000 in additional revenue. You can see that you want to think this process through very carefully.

You must be full service. You should provide all the services related to fire restoration such as board-up, victim assistance, emergency cleaning, contents cleaning and processing, odor control, deconstruction, reconstruction and more. I can show you how! That is full service!

There was no area of my work that I enjoyed more and sought after more purposefully than fire restoration. I established a state-of-the-art Fire Center and Contents Processing Center. I talked about this all the time to insurance professionals and others. I wrote about it, and mentioned it in conversation every opportunity I had. I invited Insurance Executives, Claims Managers, and adjusters to visit my site. Many eagerly took me up on my invitation because it was so rare for any of them to see a state-of-the-art facility like mine. I was even interviewed for local newspaper articles and several times TV news stations sent out camera teams to feature my company's process in action when local area fires broke out.

It was reasonably inexpensive to establish the Fire Center. It became a company showcase and the revenue from Contents Cleaning was a vital part of my overall success. At one time my company

processed contents from seven fires simultaneously and while doing rebuild too. I all but gave up on Yellow Pages ads for every area of service but Fire Restoration. One fire a year from that ad would more than pay for the ad and I found that some potential customers would consider my company for their work and then check our Yellow Pages and/or website online reviews before contracting with us. I made sure that Fire Restoration was listed prominently on my website with many satisfied customer responses listed. This is one area of service that if done well could transform your company and take it to the next level of growth and profitability. It was a huge in my company's continued success.

I think no conversation would thrill me more than talking about this area of my business development and success. Let's you and I have this conversation soon. Do you want to be a Fire Restoration Contractor or expand your current services and success in this field? Ask me about it, and let's talk.

National Specialty Contractors Are Looking For You!

Believe it or not, there are a large number of specialty niche national contractors who are looking for local contractors to do their work. These are companies that are headquartered in every part of the country and who specialize in niches such as HOA's, assisted living facilities, and other specialty commercial property services and they are looking for local help. They bid on projects in their specialty and are well known by the high level management companies who manage blocks of commercial properties. If you contact the property directly and ask to be put on their preferred contractor program they will simply tell you they already have it covered. Yes, they are covered by one of these specialists that may be headquartered in Boston or Phoenix or just about anywhere else.

These niche specialists bid on jobs in your city and if they are awarded the job they don't have crews in every city to send to do the work. No, instead they are going to find a local contractor to sub the work to in the same way you use local subs for some of your work. Identifying these companies and completing their qualification requirements could earn you a big job and once you get the first one it is much easier to get another.

Once my company had received several national awards we became noticed by these specialty national companies and they contacted me. One company first brought a \$350,000 job in my city and then asked me to have one of my estimators prepare an estimate on a \$1,500,000 job in a nearby city. Later they asked me to bid a job for them in another state. There is a lot of opportunity with these national contractors but either you need to differentiate yourself so they come looking for you or you can take charge and discover how to locate them. This may not be your first priority for growth, but it could become an important opportunity for a growing company's strategic growth plan for upcoming years.

Where Does This Leave You?

As you can see there are a lot of opportunities available to you for business growth. You can add whole new divisions of work that will generate greater revenue and produce higher profit. You can add partners to your existing work to grow your business.

There are many workable approaches for identifying the key players in these potential growth areas and effective ways to market to them. You need to know how to do it. If you already have that figured out I encourage you to just go for it! Be bold, and grow! If you are unsure how to proceed, call me. I will help you grow your business!

Chapter III

Cash Flow Management

Believe it or not, some companies die because they grow too fast or too much. Invariably the issue is cash flow. They just run out of operating money and the lack of cash dooms them. Especially in Program Work managing cash flow is crucial. To talk about growing your business, adding new revenue generating services, getting added to Contractor Preferred Vendor Programs, and such without talking about managing cash flow is a set up for disaster.

Many insurance companies do not pay until the job is done. The insurance contractor is expected to have the financial strength to float the entire project before ever receiving a dollar. The contractor could have over 200 projects at some point in progress and will still be expected to handle nearly all without any construction draws or partial payments. How can you possibly do this?

Here are a number of do or die strategies for effectively managing cash flow.

Accounts Receivable Collections

Someone must be designated to do this highly important job. In a small company it may be the owner or an administrative assistant. In medium to large companies this is a full-time person who does nothing but manage the process of collection and deposit payments for work already completed. In the restoration industry collections are not the hard sell, nasty telephone calls backed by threats of legal action or credit agency reporting that we hear about from others. It is an administrative function of processing insurance payments, getting customer signatures, and meeting

mortgage company requirements. Someone who is outgoing, tenacious, and well organized needs to be put in charge of doing this.

Customers won't pay deductibles or sign over checks until the work is done, I mean really done. As a business owner many years ago I wrote one of my most humorous emails ever to my crew entitled, "When Done Isn't Really Done." As an owner or manager you get all kinds of reasons why the job that you were told was done really wasn't completely done. There was one more thing to do, one more purchase to make, one more trip back to schedule, one more item on the punchlist before the job would be really really done. Well, the job needs to be really really done and confirmed done so that when the collections administrator calls they are not read the riot act by an irate customer for calling for payment when the job is still not done.

Most insurance payments are sent to the contractor to process and have both the customer and contractor as payees so you need the customer to sign and release the check to get the process moving. You have to get the check to them, usually wait for several days for both spouses to sign, retrieve the check, and then deposit it.

Through trial and error, learning from other companies, and speaking with industry experts I developed a carefully scripted plan that was efficient and effective in cutting down the number of days to successfully navigate the collections process to a bare minimum.

I found that if my company dropped the ball by losing track of the check the customer might keep it for weeks or even months never choosing to call us. Once the oversight was finally discovered and my AR Collections Administrator called asking about the status of payment she was oftentimes told, "I was waiting for you to call me about payment." The obvious inference was, if you don't call, I won't either. Collecting payments is a critical process in any company. You want your money in the bank,

not sitting as a notation on your AR Report. This is a vital component to effective cash flow management.

The Dreadful Mortgage Company

What if a mortgage company is included as a payee? This was always a real challenge for my company. Few aspects of our industry did I dislike more than working with mortgage companies.

The moment the check arrived from the carrier with the mortgage company included as a payee your collection process must begin. Each lender is different, their forms are personalized and unique to themselves, their process is very specific, and if you miss a single detail the process will stop. And they never call you, you must call them. If you lose track of a mortgage company check or process you may not hear from them for months. When you call to ask what in the world is going on that is taking so long you will be told that you have made a paperwork error that must be fixed before any further processing can occur. When you ask why in the world they didn't call you, you will be met with "We were waiting for your call." Mortgage companies have no skin in the game. The longer they keep your check that has already been deposited into their escrow account the more interest they earn. Imagine hundreds of thousands of check for millions and millions of dollars sitting for months in escrow.

The largest mortgage holder in the country has a process that is as inept as any I have ever seen. I am convinced that no business can be as bad at their work as they are without doing it on purpose. This is big business, and don't fool yourself into thinking that they are in a hurry to get you your money. You must be tenacious, persistent, and thorough in meeting their requirements, or you lose! As you can see, you must have a comprehensive collection process in place.

A Practitioner's Guide to Growing Your Restoration Business

Payments within the insurance industry are a guaranteed pay, but may be a very slow pay, so be ready for this as you manage your cash flow. It is for this reason that you need non-program work too where you can get paid quickly for work completed. This may include;

- Commercial work where many companies are self-insured and pay quickly
- General contracting and remodel work where draw schedules are pre-set with customers who pay as you go
- Non-program insurance work where you expect the customer to pay you and they get reimbursed from their carrier
- Scheduled services such as carpet cleaning and duct cleaning may be lucrative service additions for some companies and provide daily income

You must have a balance between work that is a slow pay and work that provides immediate income in order to support your ongoing cash flow needs or you may find your AR ballooning out of sight. Having money accounted for in AR and at mortgage companies is very different from having it available in your bank. Be careful to manage your collection process with urgency and great attention.

Every Company Needs a Line of Credit

Every small business needs a Line of Credit (LOC) as large as you can qualify for that is available during high volume periods. Resist the temptation to use it to support everyday expenses and keep it available for the rainy day such as during CAT times. The LOC will help you sleep better at night and will provide an important level of protection for you throughout the year.

One such rainy day is the inevitable CAT time. This could be a winter freeze, summer fire, or fall hail storm. Carriers expect you to have CAT mobilization plans in place. What happens when you

suddenly get 75 mitigation jobs, or 150 roof assignments, or a fire breaks out that engulfs an entire neighborhood and causes smoke damage to adjoining neighborhoods and homes? I faced all of this. One year there was a massive hail storm and a huge city fire within two weeks of one another. I received and managed 200 hail assignments and 25 fire jobs simultaneously and split my management team in half to manage each of the two CAT's. That summer I had no free time and was one of the most challenging periods of my life. High volume is good, but hard! You need to be ready with a plan. I will say more about this later, but this is both an opportunity and time of great danger. The opportunity is obvious in increasing gross revenue and profits, but the danger is that if you are not ready and don't do a good job it could cost you a relationship with one or more carriers.

In terms of cash management during CAT times you won't have enough available cash, money in business or personal savings, or friends and family you could borrow from to meet the cash flow requirements for funding say 100 roof assignments. You will lose many of the assignments to your competitors if you cannot schedule the jobs quickly which requires the purchase of materials. You need a lot cash to do this. Having a line of credit available from your bank for these high volume periods is a life saver, or securing a line of credit with your supplier(s) may save the day. Suppliers typically will give you 30 days to remit payment, perhaps a little longer, but if you are unable to pay off the line of credit you risk having some of your suppliers hassling your customers with notices of intents to lien. This will get you in trouble with the carrier so you need to have a process in place as earlier described to turn payments around quickly. It is a Catch 22, but one you have to live with in the insurance restoration industry.

And always keep your personal credit impeccable. Every supplier or bank will require you to sign as a personal guarantor for a line of credit and if you have slipped on your personal credit history you are likely to be declined for a business or supplier line of credit.

Work Out a Payment Agreement with Your Subcontractors

I have always believed in forming exclusive relationships with my subcontractor partners. In other words, I had two or three key plumbers, electrical contractors, HVAC contractors and others to whom I gave most of my subcontracted work. I had as many trade contractors in the queue as needed to respond to any volume of work that came in, and since they were given work on a consistent basis I was guaranteed to be a priority relationship with them. When I called they came.

An important part of this partnership has to do with practices that governed when they got paid. There are various ways of working this out but the bottom line was that they may not get their final payment until I received mine. You are not a bank, you are a restoration contractor, and you need partners who understand how cash flows to you. Insurance work gives you a higher and steadier volume of work, but it may take longer to get paid in many instances. Your bottom line is that your subcontractors and tradesmen need to partner with you in this process. I found that if this was all agreed to by prior arrangement the process typically went well. To make this work you need to use trade subcontractors with several employees indicating they are a larger shop than just a single worker. The sole proprietor shops are generally hand-to-mouth and can't survive without a steady stream of immediate payment for work performed so they won't be your best partners. You might be tempted to use sole proprietors believing that you are saving money, but since they require you paying them immediately upon completion, before you yourself get paid, this significantly hurts your cash flow.

Always keep in mind that while you may be friendly with all of your subs, they are not friends. They represent transactional relationships established for the completion of a business transaction between the two of you, so don't be shy about the matter. Get agreements up front from your

subcontractors for them to partner with you within the limits of what you can do so you will not be forced into banking your labor and depleting your cash resulting in a cash flow bind. You must take control of this part of your cash flow management or your float will get bigger and bigger the more work you get.

Scheduling Your Work

Many restoration company owners would not expect to see Scheduling as a factor in Cash Flow Management, but think again. Under ordinary circumstances your insurance carrier partners will expect you to have the financial strength to complete a typical project without any construction draws or pre-payments. Depending upon your work volume this could require a sizeable financial float for your company. For larger jobs the ACV payment will likely have the mortgage company listed as a payee. This means you will get one-third of the ACV payment distributed to you once all required documents are presented and is processed by the mortgage company. You will get another one-third with a 50% inspection and the final one-third of the ACV with the 100% inspection. The RCV comes after the project is done and is typically quickly released by the mortgage company. So, in a typical \$100,000 rebuild scenario you get an initial \$65,000 or so ACV payment and you are completing the project on 50% of this amount or \$37,500. For a \$100,000 project this is a sizeable float that can dramatically deplete your cash on hand.

Take charge of scheduling and don't allow an insistent customer or carrier to force you into starting jobs before you are ready to fund them. This is another Catch 22 in that you want to schedule quickly to insure customer satisfaction and meet carrier program requirements. You want to secure the job before it is stolen away by another contractor, but you can't jeopardize your overall book of work by

depleting cash to dangerous levels. You may need to negotiate with the parties involved to meet their needs, and yours.

In your day-to-day business you will have to just complete the majority of your work without pre-payment. Hone your collections processes so you get paid as quickly as possible. Manage your cash flow so you don't run out of money.

Should I, or Shouldn't I, Collect Deductibles Up Front?

I have found the same thing you have – customers do not like to pay deductibles, ever! They certainly don't like paying a deductible at the start of the job or the first night of the water damage service even though most insurance policies state the deductible is to be collected up front.

Many customers are unprepared to pay or don't know how much their deductible is. In program work customers can easily identify deductible amounts by simply asking the call center representative during their initial claim report. Contractors are provided this information too via electronic assignment notifying them that they have been selected for the assignment. My advice to you is to ask for the deductible during your first visit before commencement of work and do it every time. You will be surprised how many deductibles you will collect and how this will help your cash flow. You have the full support of the insurance companies since most make it clear to their insured that this payment is due at the beginning of service. Don't be shy, ask for the deductible!

Summary

Because of poor or nonexistent cash flow management some contractors work while money is available and stop operations when it dries up. Until the next payment comes in they are dead in the water. You can't sustain growth this way and you will likely miss out on many opportunities that exist

for you if you do not first implement an effective cash flow management process that protects you during drought and empowers you during growth. You have heard it said that more companies go out of business because of poor cash flow management than for any other single reason. Addressing the issues presented here helps to underscore the areas over which every company needs to get a firm handle of control. I hope what has been presented here will help you begin to think more broadly about the many factors that affect your cash flow management system.

Chapter IV

Become a Full Service Contractor

National trends in the insurance contracting industry have clearly moved towards larger full service contractors. For insurance carriers the trend is toward the use of TPA's to manage their claim volume. The use of TPA's can dramatically reduce carrier costs at a number of levels. Very few top tier insurance companies have large teams of adjusters or their own preferred vendor programs any more. Most are working with TPA's to provide the management of the claims process and use desk adjusters primarily for in-house administration.

What do these trends have to do with you? That depends on your current company services and whether you want to do program work. When asked if most contractors want program work the answer is a clear, "Yes, yes, yes!" Everyone wants to get work by assignment that they don't have to bid for, advertise for, there are no competitors showing up at the door trying to take the job away, payment comes fast when work is complete, and whatever work you complete today will be replaced by more assignments tomorrow. What a great deal! However, the trends indicate that if you are not full service you are likely not to be picked up by a TPA or preferred vendor program and you may be stuck only with the leftovers. The key to program work is full service.

How Mitigation Only Companies Become Full Service

There was a day when most carriers had national contracts with the largest mitigation only franchisors. These franchisors were able to market franchises in every community in the country and

provided an instant book of business for the new franchise owner. It was a great deal for mitigation only contractors at the time. However, today's landscape is much different and continues to rapidly change. Fewer and fewer carriers maintain national programs. This is true primarily because the focus is no longer on nationwide coverage but on customer satisfaction. There was a time when carriers were concerned with having an available contractor they could assign their damage repair work to in every community where they had a sizeable book of business. So for the large franchisors to have franchises in every community was really important in securing national contracts. The problem that arose and the reason for changing priorities is that while providing coverage, not all franchises provided quality. Today the dominant focus is on the exceptional customer experience that leads to retaining the customer following the close of the claim. For this you need the best companies and top performers in each community.

So the trends continue to favor companies who can produce customer satisfaction through full service. One contractor who can seamlessly move through the damage repair process and complete the entire job start to finish in a minimal amount of time. Customers prefer this, carriers prefer this, and so do TPA's. So how can mitigation only companies enter the ranks of general contracting?

I did this and added construction services as a growth strategy several years into my company's development. It was a learning process for me but with careful planning, realistic goals, and the right people in place the transition was completed and it transformed my business. Don't be afraid. You can do it too! It is worth the effort and the results can be amazing. When I sold my business two-thirds of my gross revenue was generated through construction services. I oftentimes wondered what may have happened had I never dipped my toe into construction and what opportunities and achievements I may have missed. See the opportunity, and seize it!

How Construction Companies Become Full Service

This is a much easier route to successfully navigate through than mitigation only to full service. Construction services are more difficult to put into place than mitigation services. Many construction companies who primarily do remodel work want to get into the repair industry but don't know how to make those contacts. If the general contracting company is already doing insurance program work it is relatively simple to add mitigation services.

You too need careful planning, realistic goals, and the right people to lead the transition. This plus an appropriate marketing strategy can be equally transformational for your company, and your life!

Transforming transitions are inherently challenging and can be difficult. If you plan to navigate these waters you may need help from a Business Coach who can help steer you through the choppy waters of transition. Adding mitigation services may be all you need to open up new market opportunities and/or to be added to insurance program work. I came to realize that getting a mitigation job was really two jobs; the mitigation and then the build back. I loved doing water damage repair since it was a double blessing for me and my company!

One Final Thought

The insurance repair industry is a two sided coin requiring both restoration and reconstruction services to be complete. If you are performing only one service you are leaving a lot left undone. If you are halfway in you are halfway home. Why not take it all the way? It is easier to add the second half than to start fresh with one part or the other. Go for it all! You can do it! The result will likely transform your business.

Chapter V

Who Is Interested in Growth?

At J2Development we provide business coaching. We prepare a highly customized and personalized coaching plan based on your individual goals and desires for you and for your company. We complete an assessment to get to know you and your company more fully, we help you determine your own strategic goals for your future, and then coach to the achievement of those goals. In the restoration industry who might be interested in such services?

Owners Who Want a Growing Business

Every owner is interested in growth! But growth needs to be seen and measured as it is experienced, as a continuum of experience that changes over time. Your growth opportunities are different today than they were even three years ago. Owners need to be honestly aware of current company strengths and weaknesses, potential opportunities, and determine the appropriate steps that will genuinely achieve growth. Some potential growth opportunities may only open once other factors have been accomplished. You may be unable to present yourself to insurance carriers as a full service restoration company until you make progress in certain areas now lacking. You may not be marketable to local carriers or third party administrators until you can differentiate yourself from competitors in your area. There may be crucial services that need to be added that will highlight you for selection. You may need to add to your team of construction specialists or to gain additional experience in construction services before you can seek large loss opportunities including fire restoration or commercial work in your service territory.

Whatever your strategic goals are for growth business owners must first establish appropriate steps to achieve them. Some owners are experienced developers and such a process comes naturally and easily to them. However, for most it is not a self-evident process and does not come easily, but it is essential to the growth they seek.

Do your own internal assessments, choose several attainable growth goals, implement your plan, and assess after three months and again after six months. If it works for you, great! If not, seek help! Or perhaps you don't want to wait and are ready to start growing your business today. If so contact me and I will help you achieve your goals immediately.

Sellers Who Want to Maximize the Sales Value of Their Business

I have been told that most sellers lose 30% - 40% of market value simply because they do not have a good, realistic growth plan in place when they put their business on the market. That is a lot of money lost from the seller's retirement nest egg. Before putting your business for sale Sellers need to grow their company and have a strategic growth plan in place to sustain growth in order to maximize their company sales potential so they can retire with a larger nest egg.

Many Industry leaders suggest that those beginning to think about selling their business take 2 to 3 years to get ready for market. Sellers need to get ahead of the process and be ready to sell when the time is right. Remember that the time is right when 1) You are ready to sell and 2) After you have prepared your business for sale through growth and reportable increased annual profits. Those who either burn out or are forced out for some reason such as health lose a lot in potential sales value because they are not really ready to maximize their sale.

Buyers are looking for increasing gross revenue and a plan to sustain past growth. How better to do that through maximizing gross revenue utilizing a realistic strategic growth plan? Some might call this a pro forma which projects future revenue based upon past experience, environmental factors, and growth opportunities. Both actions and outcomes are projected including projected growth based on expected areas of expansion. This is the business owner's roadmap that directs the company's action steps to sustain what is and grow what is not. I did this over the decade of work in my company and achieved an average annual growth rate of 46% for the decade. Some years showed a 20% growth while others showed a 60% or even 100% growth in the early years, but across the life of my company I achieved an average yearly growth of 46%. That was sustained growth!

Growth does not just happen on its own, it must be planned for and aggressively pursued. If developing a pro forma and following it is something you can do, and you achieve growth that is satisfying to you, great! If not, contact me to help you!

Buyers Who Want to Build a Growing Business

While Buyer's are looking for a solid company the truth is what they are most interested in is a company that has excellent growth potential. Buyers prefer a company that they can purchase inexpensively and ramp it up into a high performance company. They need a fast but accurate assessment regarding the potential growth opportunities that a company faces. Can they grow this company quickly or not? Most buyers do not have the experience and know-how to do this assessment themselves. Buyer's wanting a Growth Assessment are best served by turning to an expert who knows how to assess, what to look for, understands the industry, and can give an unbiased picture of growth opportunities over the near and long term. Every company has growth opportunities. How many they are, which ones represent the low hanging fruit and are most easily

obtainable in the short term, and which are realistic long term growth strategies that can transform the company into a high profit machine may be best obtained through a skilled outside resource person for greatest results.

I Encourage You ...

For whatever reasons you want to grow there are many challenges in front of you as you reach out for the opportunities before you. There is a reason harbor pilots are required to take the helm when ships are navigating narrow channeled seaports. The harbor pilot is so confidently familiar with every inch of the seaways that he knows where to steer and what to do if an unforeseen problem arises that could spell catastrophe for the ship.

When it comes to growing your business what is more important to you than that? What may be more perilous than that? What could produce reward beyond your expectation? I encourage you to consider inviting a pilot who has successfully navigated many harbors of opportunity to join you on the bridge as you steer into port.

Chapter VI

Accelerating Your Growth Through Effective Business Coaching

At J2Development we are Business Coaches. We differentiate ourselves from consulting and prefer to think of our services in coaching terms. In the past I too had been involved with consultants and found that they typically have their own formulas, intake forms, and strategies that they apply to nearly every client that comes along. We are not that. We are deeply embedded in the Restoration Industry, have walked in your shoes, have been wonderfully successful, and now are helping others like you to find their pathway to maximizing gross revenue and expanding profit margins. This is what we do and we do it following a highly customized and personalized approach tailored to you, your circumstances, and your goals. All of this is unique to each and every company and owner just as each company is unique from all others in our industry.

If you want personalized help in forming and implementing realistic and effective growth strategies that work for your company from a successful market leader, call or email me today.

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