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Slow Season Planning Worksheet

A structure for working out what a slow month actually costs you, what is in the backlog, what money has to leave the account regardless, and what you are going to do about it before it arrives.

Who it is for. Anybody who has watched a winter arrive with a full equipment payment schedule and an empty calendar, and decided in January to take work he would have refused in June.

The slow season is an arithmetic problem you can do in October

Work stops. Machine payments do not. Insurance does not. The phone, the yard, the software, the office and your own household do not. The gap between those two facts is a number, and it is knowable months in advance.

The reason a slow season hurts is almost never that it was unexpected. It is that nobody wrote down how big it was going to be, so there was no target to hit and no date by which the decision had to be made. Fill this in while you are still busy.

Fixed costs that do not stop

Everything that leaves the account whether or not a machine turns a track. Monthly, in your own numbers.

ITEM	MONTHLY AMOUNT	CAN IT BE PAUSED, DEFERRED OR REDUCED	BY HOW MUCH

> Lines to fill: equipment and vehicle payments, general liability, commercial auto, workers compensation minimum, shop or yard rent, utilities, phone and internet, software subscriptions, accounting and legal, licence and certification renewals, unbillable wages you intend to keep paying, your own draw, loan and line of credit payments, and insurance instalments that fall due in the quiet months.

The number

TOTAL FIXED COST PER MONTH

NUMBER OF SLOW MONTHS YOU EXPECT

TOTAL TO COVER

CASH ON HAND TODAY

RECEIVABLES YOU GENUINELY EXPECT TO COLLECT, AND WHEN

RETAINAGE RELEASES DUE, AND WHEN

LINE OF CREDIT AVAILABLE

GAP TO CLOSE

DATE BY WHICH THE GAP HAS TO BE CLOSED

Six month cash calendar

Month by month. Money in on the left, money out on the right, and the balance carried. This is the sheet that turns a worry into a date.

MONTH	EXPECTED COLLECTIONS	FIXED COSTS	VARIABLE COSTS	TAX AND INSURANCE INSTALMENTS	NET	RUNNING BALANCE

> Put the estimated tax dates and the insurance renewal in this table, not in your head. They land in the quiet months and they land large.

Backlog, honestly rated

Only work you can name. A verbal maybe from a builder is not backlog.

JOB	CUSTOMER	VALUE	EXPECTED START	EXPECTED DURATION	CONFIDENCE: SIGNED, VERBAL, HOPED

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> Total the signed column separately from the rest. That subtotal is your backlog. Everything else is a pipeline, and a pipeline does not make a machine payment.

Work the slow season is actually good for

The quiet months are the only time some of this is possible. Decide which of it you are doing and put dates on it.

- [ ] Undercarriage, tires and the repairs you have been deferring because the machine was earning
- [ ] Full service on every machine, with the log written up
- [ ] Continuing education and licence renewals
- [ ] Insurance renewal preparation, and the year end payroll audit
- [ ] Rebuilding your machine cost per hour with a full year of real numbers
- [ ] Reading last year's jobs backwards: what you bid, what it cost, where the gap opened
- [ ] Cleaning up your bid worksheet so next season's bids are comparable
- [ ] Chasing every unpaid invoice and every unreleased retainage on the books
- [ ] Getting onto bid lists and finishing prequalification packets, which take weeks and cannot be done in a hurry in April
- [ ] Written estimates and quotes for work that starts in spring
- [ ] Yard, shop and equipment storage
- [ ] Hiring conversations, before everybody good is already working

Decisions, made in advance and in writing

The point of the sheet. Write these down while the calendar is still full and your judgement is not under pressure.

THE LOWEST PRICE AT WHICH YOU WILL TAKE WORK THIS WINTER, AND WHY THAT IS THE NUMBER

____

WHAT KIND OF WORK YOU WILL TAKE THAT YOU WOULD NORMALLY REFUSE

____

WHAT YOU WILL STILL REFUSE, WHATEVER HAPPENS

____

WHAT YOU WILL CUT FIRST IF THE GAP DOES NOT CLOSE

____

AT WHAT DATE YOU WILL MAKE THAT CUT

____

WHO YOU WILL TALK TO BEFORE BORROWING

____

WHAT YOU WILL DO DIFFERENTLY NEXT YEAR SO THIS IS SMALLER

____

Sourcing note

There is no seasonal pricing rule, equipment buying rule or slow season strategy stated here as though it came from Jay. Module three of Dirt Work Bid School covers buying iron and module eight covers the walk-away rules, and both are still being filmed.

What is on this sheet is the arithmetic, which is yours either way.

Where this comes from

Every code, standard and statute this sheet leans on. Check them.

> **IRS, Estimated taxes**
> `https://www.irs.gov/businesses/small-businesses-self-employed/estimated-taxes`
> The quarterly due dates that land in the middle of a slow season.

Ladders into module 08, Getting on the List, and Walking Away From the Rest.

https://dirtworkbusiness.com/library/slow-season-planning-worksheet