Your Starter Plan · 25 September 2026

Your 12-month plan, Daniel.

Your idea: **mobile car mechanic and pre-test checks.**



Who you are now, and who you're becoming. Both cards are on page 22, to cut out and keep.

Made-up numbers for a made-up person, in Ireland, in euros.

What you want	Your price	You start with	When your figures get there
€1,800 a month to keep. This is your number.	**€90 a service** one car service at the customer's home, about 2 hours	**8 hours** a week, Wednesday, Thursday and Saturday evenings	**June 2027** month 9, with about 29 jobs a month

○ **Worked example · not a forecast** A worked example from your own figures. Not a forecast.

Inside

Every page and the questions it answers are on page 2

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→ **Start here:** the whole plan is on page 2. Your first step: Wednesday 30 September, page 7.

Built from what you told us on 25 September 2026. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

02 START HERE
The whole plan on one page

IN SHORT Every page is listed below with the questions it answers. Read Part 1 now. Use Part 2 as you set up, Part 3 when a week goes wrong, and print Part 4 each week.

→ **Start here** — Read first

3 Your starting point
Everything you told BYE, and what BYE worked out

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19 Your job sheet
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3 When it gets hard
When a week doesn't go to plan

20 When it doesn't go to plan
What to do
Nobody's saying yes. Now what?

4 Keep and print again
Print a fresh copy each week

21 This week
Plan the week, and the Sunday check
What do I do this week?

22 The two cards, to keep
Cut as two, or fold into one

Your tools pack Eleven tools to print, from the ask log to quotes and receipts: a separate download.

☐ **Before you take any money:** seven things to tick, from your job contract, offer letter or staff handbook to materials. The checklist is on page 14, and each check has its full lesson on pages 16 and 17.

What you told BYE, and what BYE worked out from it, is on page 3. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

03 ABOUT YOU
Your starting point

IN SHORT What you told BYE, what BYE worked out, and what to check first.

What's held you back Fear of failing | Not sure where to start

From BYE: You're afraid of failing. That's fair: it means this matters to you. Your first test is small on purpose, and stopping at day 30 is learning, not failing. You're not sure where to start. You don't need to be. A plan starts with one small first step, and every step after it comes with how to do it.

1 What you told us *in your own answers*

Made-up numbers for a made-up person, in Ireland, in euros.

"Fixing cars on my own hours, and home for the school run." **YOUR GOAL**

"Neighbours ask me to look at their car before the NCT." **WHAT PEOPLE ASK**

YOUR GOAL

Aiming for	Work for myself, around my life
Your number	€1,800 a month take-home
Saved first	6 months of your number

YOU

Work	A mechanic, 5 to 10 years of work
Your road	Your work, your way
People ask	Fixing cars and mobile car valeting

YOUR TEST

Trying	Mobile car mechanic and pre-test checks
The offer	One car service at the customer's home: oil, filters and a check-over.
Price, time	€90 a service, about 2 hours

THE BASICS

Time	7 to 10 hours a week
Your week	Wednesday, Thursday and Saturday evenings
To spend	Under €100
Where, how	Ireland, a town · in person

2 What BYE worked out *from those answers*

○ Worked example · not a forecast

Number to plan for	Costs	Worked example, month 9	Safety buffer
€2,340	**about €10**	**29 jobs**	**€10,800**
a month before tax: €1,800 + a 30% planning buffer	each job, our estimate	a month, about 17 hours a week	take-home: 6 months of your number

Day 30 check: on 25 October, has anyone said yes? Then you choose: keep going, change one thing, or stop.

Kept for later: Mobile car valeting, Lawnmower and garden machinery servicing

3 Before you act on any of it

General guidance, not legal advice.

Six checks before any paid work, from your job contract, offer letter or staff handbook to materials: pages 16 and 17.

Before any change to your job: see whether your number has held for three months running, and check your job's rules. What you do with that is your decision.

This is only a suggestion. BYE doesn't work out tax. Check with your tax office.

In a real plan, parts are written by BYE's AI and checked by BYE's rules. The figures come from BYE's plan model, not the AI. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

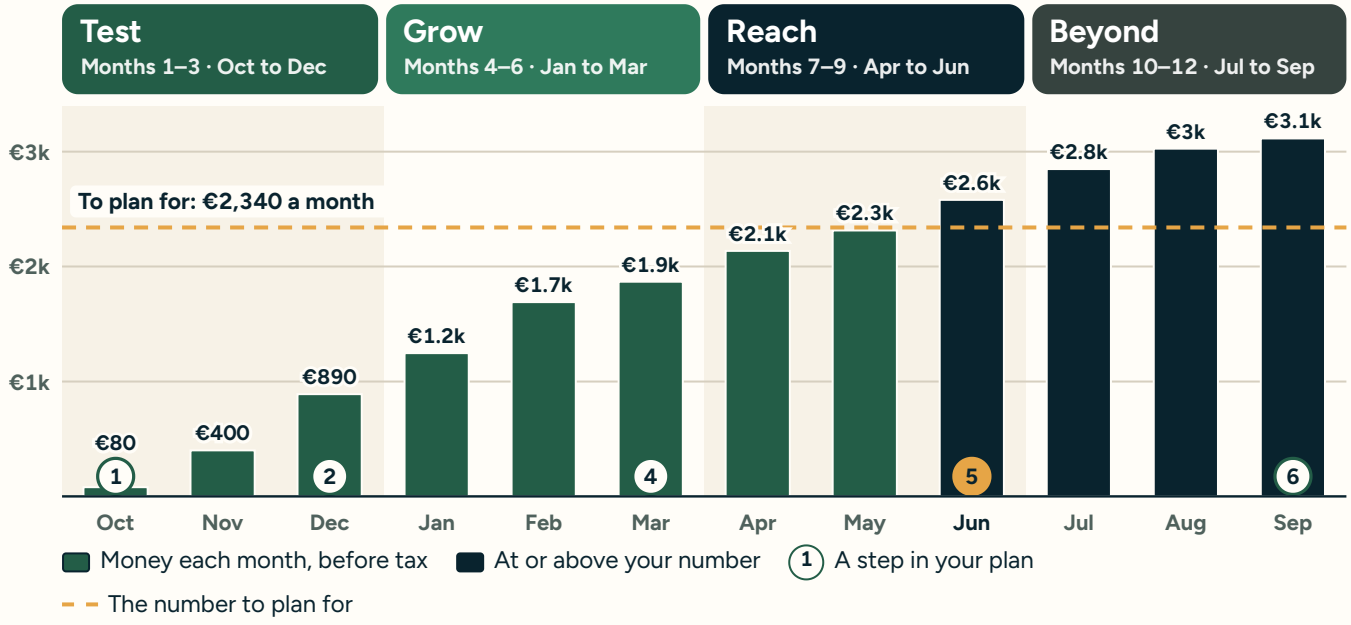
04 Your year at a glance

You said: "Fixing cars on my own hours, and home for the school run." Part 1 is the plan to get there.

IN SHORT Four phases of three months: test it, grow it, the month your figures would add up (month 9, in this worked example), then go beyond.

Made-up numbers for a made-up person, in Ireland, in euros.

○ Worked example · not a forecast



STEPS 1, 2, 3

Your first test, then first regular customers, then five paid jobs: raise your price

Do: Get one paid job by 25 October, then turn first customers into regular ones.

Sign it's working: About 10 paid jobs in month 3, about €890 a month. All inside your 8 hours.

Page 7

Real at the end € _____

☐ Done on _____

STEP 4

Build a regular week

Do: Build a regular week of bookings.

Sign it's working: About 21 paid jobs in month 6, about €1,860 a month.

Pages 8, 9

Real at the end € _____

☐ Done on _____

STEP 5

Reach your number

Do: Keep the week full and the price up. Count three months in a row at your number.

Sign it's working: About 29 paid jobs in month 9, about €2,580 a month. At or above €2,340 from month 9.

Pages 9, 10

Real at the end € _____

☐ Done on _____

STEP 6

Go beyond what you need

Do: Try one more way to earn, and make it run with less of you.

Sign it's working: About 35 paid jobs in month 12, about €3,110 a month.

Pages 12, 13

Real at the end € _____

☐ Done on _____

Your number	+	Planning buffer, 30%	=	The number to plan for
€1,800 a month take-home		€540 money you set aside		€2,340 a month before tax

→ **This week:** write down 10 people you could ask (Wed 30 Sep). All of it is on page 7.

Month 9 is June 2027, if your figures hold. This is only a suggestion. BYE doesn't work out tax. Check with your tax office. Worked example · not a forecast: worked out from your own figures. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to €10, except money in and costs, which are exact.

Next: why this first test, page 5 →

05 Why this first test

IN SHORT One paid job, while you keep your job. Every line here comes from your answers and BYE's rules. None of it is written by the AI.

Your first offer, in your words

One car service at the customer's home: oil, filters and a check-over.

Why it starts small: one paid job, while you keep your job.

What BYE matched

Your experience	A mechanic, 5 to 10 years.
What led here	Your work in trades and repair and people ask you for "Fixing cars".
It fits your week	7 to 10 hours a week, on Wednesday, Thursday and Saturday evenings.

What could change it

What needs protecting	Your job's rules, your protected time and the first check: insurance.
What would change the plan	Nobody pays after 10 asks, your job's rules say no, the cover doesn't fit, or it takes longer or costs more than planned.

What you'd add

Your own reasons, in your words

What BYE doesn't know yet

A skill, a contact, a limit: anything that changes the picture

BYE's suggestion: the decision stays yours. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: three things to protect, page 6 →

06 Three things to protect

IN SHORT Read this before your first paid job. Each one can end the plan faster than a slow month.

1 Your job

Keep a clear line with your employer

This is the same kind of work as your job. That's your strength, and your biggest risk.

- [ ] Check your contract, offer letter or staff handbook, and anything you signed about competing or confidentiality, for "outside work" or "other employment". If it needs permission, get it in writing before you charge anyone.
- [ ] Never approach your employer's customers, or use anything from its customer lists.
- [ ] No business on your employer's time, premises, email or phone.
- [ ] Don't use its tools, supplies or systems, not even once.
- [ ] Don't name your employer in ads or posts.

2 Your time

The reason you're doing this

You said: **"Fixing cars on my own hours, and home for the school run."** Write the times that are never booked, whatever the plan says:

- [ ] A time every week with no business at all: _____
- [ ] Every three months, a week with no bookings.
- [ ] At month 6 and month 9, ask at home how it's going, and listen.
- [ ] Signs to slow down: tired, rushing, home says so. Then page 20.

3 The rules for this work

Each one comes before any paid job. What to do is on page 14.

- [ ] **Insurance.** Check the local rules for this work, including registration, licences and insurance. Ask the relevant authority and an insurer before taking paid work. Ask an insurer for motor trade cover, and ask specifically about working at the roadside, driving customers' vehicles, and faulty workmanship. Get it in writing before the first job: this is the cover that decides whether a mistake is expensive or ruinous.
- [ ] **Ask where waste oil, filters and old parts must go.** A rule that comes with this kind of work.
- [ ] **Ask what roadside working requires, and keep safety-critical limits.** A rule that comes with this kind of work.

+ Your own rules

Anything your job, your insurer or your family adds

- [ ] _____
- [ ] _____
- [ ] _____
- [ ] _____
- [ ] _____

General guidance, not legal advice. Your contract and your employer's rules come first. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: your first 30 days, page 7 →

Your first 30 days

THE TEST One paid job by Sunday 25 October. Wednesday, Thursday and Saturday evenings. Week 1's steps take about 1½ hours of the 4 set aside. Tick each one when it's done.

	Earlier in the week	Later in the week
WEEK 1 Get ready	☐ Wed 30 Sep · 7pm · 20 min **Write down 10 people you could ask** Anyone who's asked you about their car, people nearby, parents from school. A first name is enough.	☐ Thu 1 Oct · 7pm · 45 min **Ask insurers about motor trade cover** Check the local rules for this work, including registration, licences and insurance. Ask the relevant authority and an insurer before taking paid work. Tell three insurers exactly what you'll do, where, and with what tools; ask about roadside work, driving customers' cars and faulty workmanship, and get the cover confirmed in writing before your first service.
	☐ Wed 30 Sep · 7.20pm · 20 min **Check your job contract for outside work** Search it or the staff handbook for "outside work", "other employment" and "competing". If it's unclear, ask HR in general terms.	
WEEK 2 Ask	☐ Wed 7 Oct · 7pm · 30 min **Make your first 5 asks** In person where you can, or a text. Note each answer: yes, maybe or no.	☐ Sat 10 Oct · 7pm · 30 min **Make the other 5 asks** Same words. Book any yes for a Saturday.
WEEK 3 Your first service	☐ Thu 15 Oct · 7pm · 20 min **Follow up every maybe** Confirm the car, the parts they'll buy, and where you'll work.	☐ Sat 17 Oct · 7pm · 120 min **Do your first paid service** Work through the check-over, fill in the job sheet, take a photo before and after. Take payment, then ask for a review.
WEEK 4 Learn from it	☐ Wed 21 Oct · 7pm · 20 min **Ask for a line you can use, and one name** Ask your first customer for two lines about it, and whether they know anyone else who'd want it.	☐ Thu 22 Oct · 7pm · 120 min **Second service, or 5 more asks** If nobody has said yes yet, ask 5 more people. A second go is normal.
DAY 30 Sunday	☐ Sun 25 Oct · 15 min **Count, then choose** Keep going, adjust one thing, or stop. Stop only after 10 real asks with nobody interested. Stopping is learning, not failing.	

Good to know · Paid work waits until every check is done.

Asks ☐☐☐☐☐☐☐☐☐☐ **Paid jobs** ☐☐☐

What you noticed

Who said yes, who said maybe, and why

Sessions are on the days you gave: Wednesday, Thursday and Saturday evenings. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: months 2 and 3, page 8 →

08 Months 2 and 3: first regular customers

IN SHORT About 6 hours a week in month 2, and 8 in month 3. By the end of December: about 2.3 paid jobs a week.

Made-up numbers for a made-up person, in Ireland, in euros.

○ Worked example · not a forecast

Month 2 · November

about 5 paid jobs — **about €400** a month before tax

- [ ] **Week 1: tax on side income.** BYE doesn't work out tax. Check with your tax office.
- [ ] **Week 1: a separate account.** Every time you're paid, move your planning buffer to a separate account the same day.

Month 3 · December

about 10 paid jobs — **about €890** a month before tax

- [ ] **Count your reviews.** At five, aim to raise your price to about €99 from month 3. Tell your first customers a month ahead.
- [ ] **Ask every customer for one name.** "Who else do you know who'd want this?" If a customer is happy with the work, you could ask for a referral.

BEFORE MONTH 4 **Your first decision point.** From month 4 the plan needs about 10 hours a week, more than the 8 you have. Read the decision points on page 9 now: nothing changes at work on a date.

At your hours now, with 8 in 10 booked: about €1,150 a month before tax.

Every week, three checks

Tick each one on Sunday

- [ ] **Asks** — At least 3 new people asked, or 3 past customers reminded.
- [ ] **Reviews** — Every finished job asked for a review and one name.
- [ ] **Buffer** — Your planning buffer moved the same day (page 10).

If a month falls short: don't add hours first. Look at the three levers: more asks to past customers, a bigger job, or a higher price. Then move the rest of the plan back a month.

Notes

BYE doesn't work out tax, and this is general guidance, not legal or tax advice: check with Revenue. Worked example · not a forecast: worked out from your own figures. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to €10, except money in and costs, which are exact.

Next: months 4 to 12, page 9 →

09 Months 4 to 12

AM I ON TRACK? Compare your paid jobs each month with the last column. Your hours rise only when you get more paid work.

Made-up numbers for a made-up person, in Ireland, in euros.

○ Worked example · not a forecast

Month	A month before tax	Paid jobs a week	Hours a week	Focus this month	Sign it's working
4 · Jan 2027	about €1,240	3.2	**10**		14 paid jobs
5 · Feb 2027	about €1,690	4.4	**11**		19 paid jobs
6 · Mar 2027	about €1,860	4.8	**13**	Build a regular week	21 paid jobs
7 · Apr 2027	about €2,130	6	**14**		24 paid jobs
8 · May 2027	about €2,310	6	**16**		26 paid jobs
9 · Jun 2027	**about €2,580**	**7**	**17**	**Reach your number. Month 1 of 3.**	**29 paid jobs**
10 · Jul 2027	about €2,840	8	**19**	Month 2 of 3 at your number.	32 paid jobs
11 · Aug 2027	about €3,020	8	**20**	Month 3 of 3 at your number.	34 paid jobs
12 · Sep 2027	about €3,110	9	**21**	Go beyond what you need	35 paid jobs

Solid: your 8 hours around your job Striped: the hours the plan needs beyond them

Each month here is a worked example from your own figures, not a forecast. Your hours rise only when you get more paid work. We count 4 to 8 in every 10 hours as booked from month 3. Your asks will show if that is true.

Your hours at work: decision points, not dates

Around month 4

From here the plan needs more hours than the 8 you have. The decision stays yours.

Around month 9

If paid work regularly covers the pay you'd give up, that's when to weigh the next step, after the final check. The decision stays yours.
The check is on page 10.

Whether you can change your week is up to your employer.

Worked example · not a forecast: worked out from your own figures. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to €10, except money in and costs, which are exact.

Next: your money, month by month, page 10 →

Your money, month by month

HOW MUCH IS MINE? Every time you're paid, move your planning buffer to a separate account the same day. Left after these example costs, before tax. Write in what really happened.

○ Worked example · not a forecast

Your number	+ Planning buffer, 30%	= The number to plan for	Your safety buffer
€1,800 a month take-home	**€540** on top	**€2,340** a month before tax	**€10,800** about 6 months of your number

Made-up numbers for a made-up person, in Ireland, in euros.

○ Worked example · not a forecast

Month	Paid jobs	Money in	Costs	Before tax	Buffer	Left	Costs, really	Money in, really
1 · Oct 2026	1	€90	-€10	€80	-€20	**€60**		
2 · Nov 2026	5	€450	-€50	€400	-€100	**€300**		
3 · Dec 2026	10	€990	-€100	€890	-€210	**€680**		
4 · Jan 2027	14	€1,386	-€140	€1,246	-€296	**€950**		
5 · Feb 2027	19	€1,881	-€190	€1,691	-€391	**€1,300**		
6 · Mar 2027	21	€2,079	-€210	€1,869	-€439	**€1,430**		
7 · Apr 2027	24	€2,376	-€240	€2,136	-€496	**€1,640**		
8 · May 2027	26	€2,574	-€260	€2,314	-€534	**€1,780**		
9 · Jun 2027	**29**	**€2,871**	**-€290**	**€2,581**	**-€601**	**€1,980**		
10 · Jul 2027	32	€3,168	-€320	€2,848	-€658	**€2,190**		
11 · Aug 2027	34	€3,366	-€340	€3,026	-€706	**€2,320**		
12 · Sep 2027	35	€3,465	-€350	€3,115	-€725	**€2,390**		

Costs are our estimate. Money in and costs are exact; what's left is rounded down to €10. **At month 9, "left" passes your €1,800.** BYE doesn't work out tax. Check with your tax office.

Before any change to your job

See whether your number has held for three months running, and check your job's rules. What you do with that is your decision. General guidance, not legal advice.

Three months running at the number: at or above €2,340 a month before tax. On the plan: months 9, 10 and 11, June to August.

Your safety buffer: 6 months, about €10,800.

About these figures: they depend on your price, how many people buy, and the hours you give it. Worked example · not a forecast: worked out from your own figures. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to €10, except money in and costs, which are exact.

Next: what it costs to start, page 11 →

What it costs to start

MONEY BEFORE MONEY Some costs come before your first paid job. List them, compare them with what you can spend, and count how many jobs pay them back.

Made-up numbers for a made-up person, in Ireland, in euros.

You said you can spend	Your first price	Costs, each job
Under €100	**€90 a service**	**about €10**
to start, from your answers	an example price	our estimate (page 10)

Insurance comes first. It's needed before your first paid job. Ask what it costs in week 1. If it costs more than you said you can spend (under €100), your first paid job waits until it's done.

Before your first paid job

Get quotes, then write in what it really costs

What	Why	Needed first	Quote 1 €	Quote 2 €	Real cost €
Insurance	Before your first paid job (page 16)	☐			
Ask where waste oil, filters and old parts must go	Before your first paid job (page 16)	☐			
Ask what roadside working requires, and keep safety-critical limits	Before your first paid job (page 16)	☐			
Materials for the first job	Price out one batch before you sell	☐			
Tools you don't have yet	Only what the first job needs (page 18)	☐			
A way to take payment	Card, bank transfer or cash, with a receipt every time	☐			
Something else		☐			
Something else		☐			
Total before your first paid job					

Is the total within what you can spend (under €100)?

- ☐ **Yes:** start as planned.
- ☐ **No:** borrow, or wait on anything a paid job doesn't need yet. Let the first payments buy the next thing. Never skip a check to save money: the first job waits for it. Spend more only if you can afford to.

How many jobs pay it back?

Total € _____ ÷ €80 a job

(€90 less €10 costs)

= _____ paid jobs

BYE prints start-up costs from its idea list where it has checked ones. Where it has none, this page asks you to write them in: costs are never guessed. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: more ways to earn, page 12 →

More ways to earn

IN SHORT Your plan starts with one job. Other offers to consider. Test one at a time. Add one at a time, when its sign says you're ready.

Your options, in the order to try them

Phases match page 4

Option, and who buys	How they pay	Price	Try it when	Tried on
Mobile car mechanic and pre-test checks Customers · your first test	By the job	*Ask three local sellers*	Test · month 1 From your first job	☐ _____
Pre-test checks before a roadworthiness test Has a date and wants to know what will fail before the tester says so.	Write in how they'd pay	*Ask three local sellers*	Once you have five reviews	☐ _____
Servicing cars in an office car park Leaves the keys at reception and the car is serviced while they work.	Write in how they'd pay	*Ask three local sellers*	Once you have five reviews	☐ _____
Mobile car valeting An idea you kept	Write in how they'd pay	*Ask three local sellers*	When your week has room	☐ _____
Lawnmower and garden machinery servicing An idea you kept	Write in how they'd pay	*Ask three local sellers*	When your week has room	☐ _____
Your own idea				☐ _____
Your own idea				☐ _____
Your own idea				☐ _____

No price means BYE doesn't have a checked one: ask three local sellers what they charge.

One rule: if about two thirds of your money comes from one kind of customer for three months running, test the next option. BYE's suggestion.

Every new job goes back through the checks on pages 16 and 17, starting with your insurance.

YOUR PLAN, KEPT UP TO DATE

Complete for your first 12 months.

It's built from what you told us on 25 September 2026. Each new job you add changes the months after it: the hours, the money, and the order of the steps. **Members get their plan rewritten from what really happened, as often as things change, with a check-in every week.**

buildyourexitnow.com/membership

Each option is one to test, not a promise of income. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: growing it, after month 12, page 13 →

Growing it, after month 12

HOW DO I GROW IT? First from what each hour earns, then from time bought back, then from help.

Made-up numbers for a made-up person, in Ireland, in euros.

○ Worked example · not a forecast

By month 12
9 a week
paid jobs at €99, about 21 hours

A rough sum, from your plan's own numbers
+€380 a month before tax
for one more paid job a week, at €99 less €10 costs

Four ways to grow, in order

Start with 1

1	**Fill your week**	Regular customers, a list of who's due again, a waiting list.
2	**Earn more per hour**	A price review once a year. Bigger jobs, or packages worth more each time.
3	**Buy back your time**	Online booking and reminders, an accounting app, jobs grouped together. As soon as the admin takes more than 2 hours a week.
4	**Beyond you**	Help for the simple parts, once you've had more bookings than hours for three months in a row. An hour with an accountant first.

Numbers to watch, each month

Write them in from month 13

Month	13	14	15	16	17	18
Paid jobs done						
Average per job						
Customers who came back						
New reviews						
Hours each job, with travel						
Buffer moved						

Keep learning, 20 minutes a week on Sunday after your check. Where you'll look:

Members get A check-in every week, and this plan rewritten as you go, from what really happened. See **buildyourexitnow.com/membership**

Worked example · not a forecast: worked out from your own figures. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to €10, except money in and costs, which are exact.

Next: Part 2, set it up properly, page 14 →

Set it up properly

> **You said: "Fixing cars on my own hours, and home for the school run." This part is how you set it up properly.**

IN SHORT Five things before any paid work, two in month 2. Each check has a full lesson on pages 16 and 17.

Before any paid work

Tick each one when it's done

- [ ] **Your job contract, offer letter or staff handbook.** Look for "outside work" or "other employment" in your contract, offer letter or staff handbook, or ask HR in general terms.
- [ ] **Insurance.** Tell an insurer exactly what you'll do, where, and with what equipment, and ask them to confirm in writing that the cover fits.
- [ ] **Ask where waste oil, filters and old parts must go.** Check what the work needs before you charge anyone. Official: South Dublin County Council (sdcc.ie); MyWaste.ie: buildyourexitnow.com/go/ie-waste-collectors.
- [ ] **Ask what roadside working requires, and keep safety-critical limits.** Check what the work needs before you charge anyone.
- [ ] **Materials.** Price out one batch before you sell.

In month 2

- [ ] **Tax on side income.** BYE doesn't work out tax. Check with your tax office. Official: Revenue: buildyourexitnow.com/go/ie-side-income; Citizens Information: buildyourexitnow.com/go/ie-tax-return.
- [ ] **A separate account, the planning buffer moved on the day.** Every time you're paid, move your planning buffer to a separate account the same day.

Short links go to the official page; for the others, search for the page's name on the site in brackets.

Your list of 10

From page 7: a first name is enough

	Name	Asked on	Yes · maybe · no
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

BYE doesn't work out tax, and this is general guidance, not tax or legal advice. Rules change: check the official pages. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: what to say, and places you could ask, page 15 →

What to say, and places you could ask

IN SHORT Four messages, in the order you'll need them. Change the words so they sound like you, and say it in person where you can.

What to say

1 to 4, in order

1 · FIRST ASK

"I'm starting car services at people's homes, Wednesday, Thursday and Saturday evenings: oil, filters and a full check-over, and you buy the parts. It's €90 for the work. Any use to you, or someone you know?"

2 · FOLLOW-UP

"Hi **[name]**, just following up on what I mentioned. I have a time free on **[day]** if that works for you. No worries if not."

3 · AFTER THE JOB

"Thanks, **[name]**. Would you write two lines about how it went? It really helps. And if you know anyone who'd want this, I'd be grateful for the name."

4 · PRICE CHANGE

"From **[date]** my price goes to €99. You helped me get started, so your next one is still €90. Thank you."

Places you could ask

BYE's suggestion

- ☐ **People you know**
  Your list of 10 first (page 14).
- ☐ **Local community groups online**
  One before-and-after photo, with your days.
- ☐ **A free Google Business Profile**
  Send every customer the review link.
- ☐ **Noticeboards in local shops**
  Your days, and how to book.

Other places your customers might be

Where people near you ask for this

- ☐
- ☐
- ☐

What they said

Words worth keeping for your ads

General guidance, not legal advice. Where customers look: BYE's suggestion. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: before any paid work: the checks, page 16 →

Before any paid work: the checks

SIX CHECKS Each check has a short lesson: why it matters, the rule where you live, and how to do it. Paid work waits until they're done.

Made-up numbers for a made-up person, in Ireland, in euros.

☐ 1 · Your job contract, offer letter or staff handbook

Before any paid work

WHY Some employers limit outside work, or doing work like theirs.

HOW Look for "outside work" or "other employment" in your contract, offer letter or staff handbook, or ask HR in general terms.

☐ 2 · Tax on side income

Month 2

WHY It depends on where you live and how much you make.

HOW BYE doesn't work out tax. Check with your tax office.

LINKS **Revenue,** is your extra income taxable: **buildyourexitnow.com/go/ie-side-income**
Citizens Information, tax returns for non-PAYE income: **buildyourexitnow.com/go/ie-tax-return**

☐ 3 · Insurance

Before any paid work

WHY Whether cover fits depends on exactly what you do. Only an insurer can confirm it.

IN IRELAND Check the local rules for this work, including registration, licences and insurance. Ask the relevant authority and an insurer before taking paid work. Ask an insurer for motor trade cover, and ask specifically about working at the roadside, driving customers' vehicles, and faulty workmanship. Get it in writing before the first job: this is the cover that decides whether a mistake is expensive or ruinous.

HOW Tell an insurer exactly what you'll do, where, and with what equipment, and ask them to confirm in writing that the cover fits.

☐ 4 · Ask where waste oil, filters and old parts must go

Before any paid work

WHY A rule that comes with this kind of work.

IN IRELAND Carrying other people's waste for money is separately regulated, and old batteries are regulated waste. Ask the local authority and the environment agency where waste oil, filters, brake fluid, coolant and old batteries go and whether you need a waste collection permit to take them away, and never pour or bin anything. Ask the insurer about storing oil at a domestic address too.

HOW Check what the work needs before you charge anyone.

LINKS **South Dublin County Council** (sdcc.ie)
MyWaste.ie, Permits: **buildyourexitnow.com/go/ie-waste-collectors**

☐ 5 · Ask what roadside working requires, and keep safety-critical limits

Before any paid work

WHY A rule that comes with this kind of work.

General guidance, not legal advice. Rules change: check the official pages. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: before any paid work: the checks, continued, page 17 →

Before any paid work: the checks, continued

☐ **5 · Ask what roadside working requires, and keep safety-critical limits, continued** — Before any paid work

IN IRELAND — Working on a car at the kerb puts you in traffic, under a vehicle, on a surface you did not choose. Ask the national workplace safety authority what a self-employed person working at the roadside should have, and refuse jobs where the ground or the traffic makes it unsafe. Keep a clear scope line: timing belts, structural welding, airbags and anything requiring a lift belong in a workshop, not a driveway.

HOW — Check what the work needs before you charge anyone.

☐ **6 · Materials** — Before any paid work

WHY — What you buy is a cost before you earn anything.

HOW — Price out one batch before you sell.

What you were told

Who you asked, when, and what they said. Keep anything in writing

Any other checks your work needs

Your area, your work or your insurer may add some

	Check	Who to ask	Done by
☐			
☐			
☐			

☐ **All 6 done, and any you added?** Then paid work can start. Write the date here: _____

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Your kit and prices

IN SHORT Not everything on day one. Buy something when a paid job needs it, or when it saves an hour a week. Your price is yours to set.

Made-up numbers for a made-up person, in Ireland, in euros.

What do I need?

Tick what you have; write in what things cost near you

Start with what's already there, borrow what you can, and buy the rest from what the business earns.

Item	Why	Have	Cost
Socket set, spanners and screwdrivers	The core of every job.	☐	€
Axle stands or ramps, and wheel chocks	Never go under a car held only by a jack.	☐	€
A head torch and a work light	Dark evenings from late October.	☐	€
		☐	€
		☐	€

The rule: buy something when a paid job needs it, or when it saves an hour a week. Keep receipts: what you buy for the business is usually a business cost.

What do I charge?

One list your customers could read. Where there's a blank, check three others near you first, then write your price in.

Service	What's included	About	Price
Mobile car mechanic and pre-test checks	One car service at the customer's home: oil, filters and a check-over.	2 hours	**€90 a service** an example price; about €99 is the aim after five paid jobs
			€
			€
			€

What people pay
No checked price yet: compare three others near you.

Costs, each job
About €10, our estimate. Check it against what you really spend.

Your booking rules

- Confirm the day before, by message, with the time and what's included.
- Paid on the day, by card, bank transfer or cash, with a receipt every time.
- Cancellations: decide your rule and say it when you book. _____
- Anything extra is quoted and agreed first, never just done.

Prices are yours to set. Check yours against three others near you. From BYE's plan. A starting point: check what your work really needs. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: your job sheet, page 19 →

Your job sheet

ONE FOR EVERY JOB Fill it in as you work, show the customer, and both sign. Copy this page, or keep a photo of each signed sheet.

Customer _____ **Phone** _____ **Date** _____ **No.** _____

Where _____ **Next one due** _____

What was agreed, and done	Done	Not done	Notes
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	
	☐	☐	

Photos for the job record ☐ before ☐ after OK to use photos in my ads ☐ yes ☐ no

Work € _____ **Materials €** _____ **Total €** _____ Paid by ☐ card ☐ transfer ☐ cash

Terms. The work is as listed above. Anything extra was agreed first. Your details are used for your bookings and my records. Ask me to see them or remove them; some records must be kept by law. **General guidance, not legal advice.**

Customer signature _____ **Daniel** _____

The terms are a plain starting point, not legal advice. Daniel is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: Part 3, when it doesn't go to plan, page 20 →

20 When it doesn't go to plan

> **Hard weeks are part of it. You said: "Fixing cars on my own hours, and home for the school run." That's still the point.**

IN SHORT Compare this month with page 9. Behind? Find your situation below and change one thing.

● At or above it	◐ A little behind	○ Well behind, two months running
Keep going. Don't add hours yet.	Within a quarter of it. **More asks**, and follow up every maybe.	Under half. **Change one thing:** who, the offer or the price.

If this happens, do this

Find your situation in one of three groups

WHEN PEOPLE DON'T BUY	
Nobody says yes after 10 asks	Ask 10 different people. Still nothing? Change who it's for before the price.
People say yes, but don't book	Offer two fixed times, not "let me know". Confirm the day before.
"That's more than I expected"	Check three others near you. In line? Keep your price, and say what's included.
WHEN IT'S BUSY	
Busy, but not near the money	Raise the price for new customers, add bigger jobs, and group them close together. Not more hours first.
More bookings than hours	Start a waiting list, and put your price up. It may be your decision point for your hours at work (page 9).
You reach your number early	Still wait for three months in a row.
One kind of customer pays most	Test the next option on page 12 before adding hours.
WHEN LIFE GETS IN THE WAY	
A job goes wrong, or a complaint	Fix it first, at your cost if it was your mistake. Note it on the job sheet. Answer a bad review calmly: people read the reply.
You miss a week	Don't double up. Start again at the next session; the plan moves a week.
Your job's rules say no outside work	Ask for permission in writing, or pick work that doesn't compete with your employer. Don't charge until it's settled.
Work says no to a shorter week	Longer evenings or weekends for a while, or raise your price sooner. Your number stays the same; the month you reach it moves.
It's costing you the thing you're doing it for	Slow down. Keep your protected times (page 6); price before hours.
A quiet month	Expected. Message past customers. Judge three months, not one.

→ **BYE's one change for day 30, if it's close:** ask people buying a used car, or local businesses with vans, before you change the price.

Stopping is allowed. Stop only after 10 real asks with nobody interested, or if after three months it isn't enjoyable or doesn't pay. Stopping is learning, not failing.

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This week

One week at a time. You said: "Fixing cars on my own hours, and home for the school run."

FOR THE FRIDGE Every Sunday, 15 minutes: look back at last week, then fill in the week ahead. Copy this page as often as you like.

Week of

This month's figure, from page 9

€

Your sessions

Wednesday, Thursday and Saturday evenings, plus anything extra

Wednesday evening

Done ☐

What I'll do

Thursday evening

Done ☐

What I'll do

Saturday evening

Done ☐

What I'll do

Asks this week

Cross one off each time you ask

1 2 3 4 5 6 7 8 9 10

Booked this week

One message to send

What would make it a win?

Sunday check

Look back before you plan ahead. Behind? page 20

Week of	Asks	Jobs	Money in	One thing for next week
			€	
			€	
			€	
			€	

MY PROMISE TO MYSELF

My hours. My customers. My call.

Every ask makes me better. I start now. I show up for it, every week.

Protected times come first: they're on page 6.

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The two cards, to keep

IN SHORT Two credit-card-sized reminders: who you are now, and who you're becoming. Print this page on thick paper, at actual size.

1. **Print at 100%**
   Not "fit to page". Thick paper or card stock.
2. **Cut the outside marks**
   Each card is 54 × 86 mm, a credit card.
3. **Cut or fold the dashed line**
   Two cards, or one with two sides.

Card 1 · who you are now **Card 2** · who you're becoming



Size check: this bracket should measure 50 mm. If it doesn't, print again at 100%.

Two cards

Cut down the dashed line. Card 1 in your wallet. Card 2 somewhere you see every day: the fridge, a mirror, the lid of your laptop.

Or one card

Fold on the dashed line, faces out, and glue. "Now" on the front, "becoming" on the back.

On hard days

Read card 2, especially the promise: Every ask makes me better.

Your own promise, if you'd rather

Write it here first, then on the back of card 2

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Every Sunday: back to page 21 →