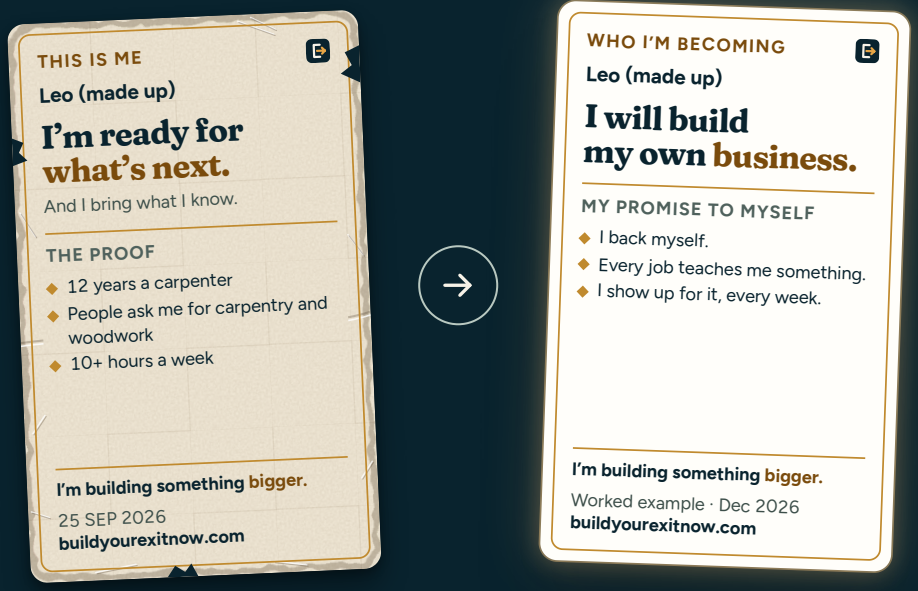
Your Starter Plan · 25 September 2026

Your 12-month plan, Leo.

Your idea: **small home repairs (handyman).**



Who you are now, and who you're becoming. Both cards are on page 24, to cut out and keep.

Made-up numbers for a made-up person, in Australia, in Australian dollars.

What you want	Your price	You start with	When your figures get there
A$3,900 a month to keep. This is your number.	**A$480 a day** one day's job, about 8 hours	**35 hours** a week, Monday, Tuesday, Wednesday, Thursday and Friday mornings and Monday, Wednesday and Friday afternoons	**December 2026** month 3, with about 11 days' work 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

1	**Your plan** Read it now, in order	The year, why this test, what to protect, the first 30 days, months 2 to 12, money, start-up costs, more ways to earn	p. 4
2	**Your toolkit** Use it as you set up	Set-up checklist, what to say, the checks, your kit and prices, job sheet	p. 15
3	**When it gets hard** When a week doesn't go to plan	Where you are this month, and what to do when a week goes wrong	p. 22
4	**Keep and print again** Print a fresh copy each week	This week and the Sunday check, and your two cards	p. 23

→ **Start here:** the whole plan is on page 2. Your first step: Monday 28 September, page 8.

Built from what you told us on 25 September 2026. Leo 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

1 Your plan
Read it now, in order

4–5 **Your year at a glance** — The chart, and the steps to your number

6 **Why this first test** — What matched, and what could change it

7 **Three things to protect** — Your job, your time, and the rules
It's too much. What do I do?

8 **Your first 30 days** — Every session, on your days
Who do I ask first?

9 **Months 2 and 3** — Your first regular customers

10 **Months 4 to 12** — Month by month
Am I on track?

11 **Your money, month by month** — Costs, planning buffer, what's left
How much is mine?

12 **What it costs to start** — What you spend before the first day's work
Can I afford to start?

13 **More ways to earn** — Other days' work, other customers
How else could I earn from this?

14 **Growing it, after month 12** — After month 12
How do I grow it?

2 Your toolkit
Use it as you set up

15–16 **Set it up properly** — The checklist, and your list of 10

17 **What to say, and places you could ask** — Messages, and places you could ask
What do I say? · Where are my customers?

18–19 **Before any paid work: the checks** — Eight checks, each with its lesson

20 **Your kit and prices** — What you need, your price, your booking rules
What do I charge? · What do I need?

21 **Your job sheet** — One for every day's work
What do I write down for each day's work?

3 When it gets hard
When a week doesn't go to plan

22 **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

23 **This week** — Plan the week, and the Sunday check
What do I do this week?

24 **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:** nine things to tick, from your old job to insurance. The checklist is on page 15, and each check has its full lesson on pages 18 and 19.

What you told BYE, and what BYE worked out from it, is on page 3. Leo 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**

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.

1 What you told us in your own answers

Made-up numbers for a made-up person, in Australia, in Australian dollars.

"People ask me to fit their wardrobes." **WHAT PEOPLE ASK**

YOUR GOAL

Aiming for	Build something bigger that runs without me
Your number	A$3,900 a month take-home

YOU

Work	Not working at the moment
Your road	Your work, your way
People ask	Carpentry and woodwork and fixing things around the house

YOUR TEST

Trying	Small home repairs (handyman)
The offer	One day's job: alcove shelves, a fitted wardrobe or doors hung.
Price, time	A$480 a day, about 8 hours

THE BASICS

Time	More than 10 hours a week
Your week	Monday, Tuesday, Wednesday, Thursday and Friday mornings and Monday, Wednesday and Friday afternoons
To spend	A$100 to A$500
Where, how	Australia, 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 3
A$5,070	**about A$60**	**11 days' work**
a month before tax: A$3,900 + a 30% planning buffer	each day's work, our estimate	a month, about 35 hours a week

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

Kept for later: Furniture restoration and upcycling, Flat-pack furniture assembly and fitting

3 Before you act on any of it

General guidance, not legal advice.

Eight checks before any paid work, from your old job to insurance: pages 18 and 19.

Before you take on help: three months in a row at your number, and the rules for employing people or using contractors checked. The decision stays yours.

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. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: Part 1, your year at a glance, page 4 →

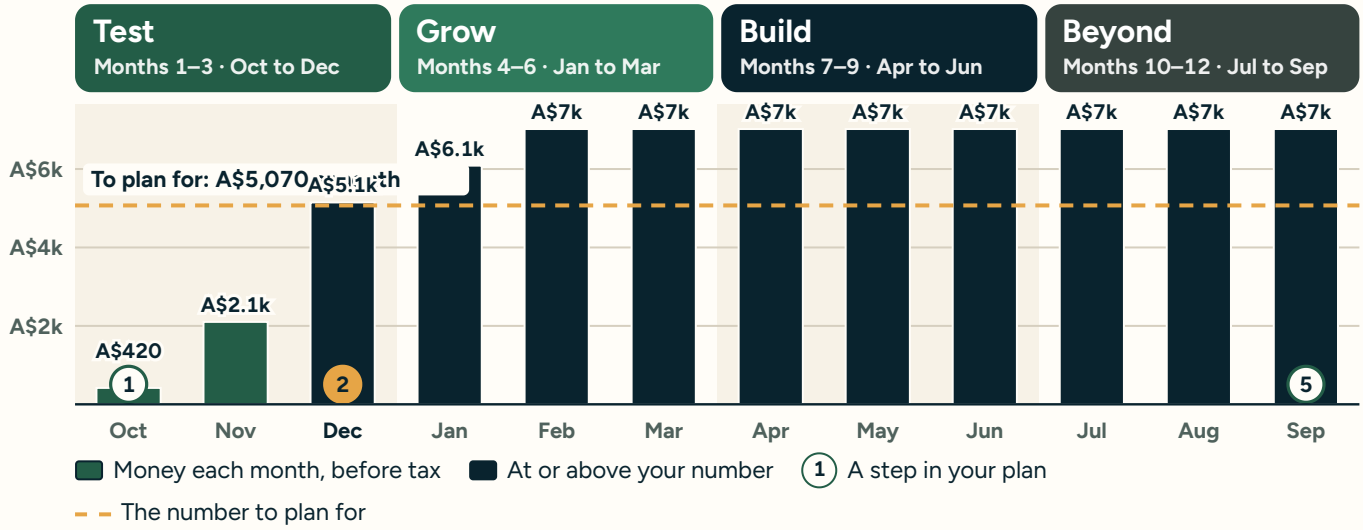
04 Your year at a glance

You said: "Build something bigger that runs without me." Part 1 is the plan to get there.

IN SHORT Four phases of three months: test it, grow it, build it, then go beyond.

Made-up numbers for a made-up person, in Australia, in Australian dollars.

○ Worked example · not a forecast



STEPS 1, 2, 3, 4

Your first test, then first regular customers, then five paid days' work: raise your price, then reach your number

Do: Get one paid day's work by 25 October, then turn first customers into regular ones.

Sign it's working: About 11 paid days' work in month 3, about A$5,140 a month. All inside your 35 hours. At or above A$5,070 from month 3.

Page 8

Real at the end A$ _____

☐ Done on _____

MONTHS 4–6

Grow it

Do: Build a regular week of bookings.

Sign it's working: About 15 paid days' work in month 6, about A$7,020 a month.

Pages 9, 10

Real at the end A$ _____

☐ Done on _____

MONTHS 7–9

Build a regular week

Do: Keep the week full and the price up.

Sign it's working: About 15 paid days' work in month 9, about A$7,020 a month.

Pages 10, 11

Real at the end A$ _____

☐ Done on _____

STEP 5

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 15 paid days' work in month 12, about A$7,020 a month.

Pages 13, 14

Real at the end A$ _____

☐ Done on _____

Your number	+	Planning buffer, 30%	=	The number to plan for
A$3,900 a month take-home		A$1,170 money you set aside		A$5,070 a month before tax

Month 3 is December 2026, 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. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to A$10, except money in and costs, which are exact.

Next: your year at a glance, continued, page 5 →

Your year at a glance, continued

→ **This week:** write down 10 people you could ask (Mon 28 Sep). All of it is on page 8.

Month 3 is December 2026, 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. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to A$10, except money in and costs, which are exact.

06 Why this first test

IN SHORT One paid day's work. 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 day's job: alcove shelves, a fitted wardrobe or doors hung.

Why it starts small: one paid day's work.

What BYE matched

Your experience	Not working at the moment.
What led here	People ask you for "Carpentry and woodwork" and "Fixing things around the house" and you'd enjoy "Flat-pack furniture assembly and fitting" and "Furniture restoration and upcycling".
It fits your week	More than 10 hours a week, on Monday, Tuesday, Wednesday, Thursday and Friday mornings and Monday, Wednesday and Friday afternoons.

What could change it

What needs protecting	Your protected time and the first check: electrical work.
What would change the plan	Nobody pays after 10 asks, 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. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: three things to protect, page 7 →

07 Three things to protect

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

1 Your old job

A job that ended can still have rules

A job that ended in the last 12 months can still have rules. Check before you take on anyone your old firm worked for.

- [ ] Check your old contract for a clause about working for the firm's customers, or competing, and how long it lasts.
- [ ] While a clause like that applies, don't contact the firm's customers to win work.
- [ ] Don't use anything from the old firm: price lists, customer details or templates.

2 Your time

The reason you're doing this

You said: **"Build something bigger that runs without me."** 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 22.

3 The rules for this work

Each one comes before any paid day's work. What to do is on page 15.

- [ ] **Electrical work.** In most places electrical work must be done by someone registered or licensed.
- [ ] **Gas work.** In most places gas work must be done by someone registered or licensed.
- [ ] **Qualifications or registration.** Some work needs a qualification, registration or background check.
- [ ] And one more on page 18.

+ How it's going at home

Ask, listen, and write it down

	Asked on	What they said	One thing to change
Month 6			
Month 9			
Month 12			

+ Your own rules

Anything your old contract, your insurer or your family adds

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

General guidance, not legal advice. Your old contract's terms still count. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

08 Your first 30 days

THE TEST One paid day's work by Sunday 25 October. Monday, Tuesday, Wednesday, Thursday and Friday mornings and Monday, Wednesday and Friday afternoons. Week 1's steps take about 5 hours of the 17.5 set aside. Tick each one when it's done.

	Earlier in the week	Later in the week
WEEK 1 Get ready	☐ Mon 28 Sep · 9am · 60 min **Write down 10 people you could ask** People nearby, friends, family, old colleagues' families, anyone who's asked about shelves or a door.	☐ Mon 5 Oct · 3pm · 180 min **Get your paperwork ready** BYE doesn't work out tax. Ask the ATO about an ABN and GST. Print a few quotes and job sheets.
	☐ Mon 28 Sep · 10am · 60 min **Insurance quotes, your old contract, and the licence rules** Three quotes for public liability insurance. Read your old contract for a clause about working for the firm's customers. Then ask your state's building regulator which jobs need a licence, and above what value.	
WEEK 2 Ask	☐ Tue 6 Oct · 9am · 60 min **Make your first 5 asks** In person where you can, with photos of your work. Note each answer: yes, maybe or no.	☐ Wed 7 Oct · 9am · 60 min **The other 5 asks, and a written quote for every yes** Same words. For each yes, a written quote the same day.
WEEK 3 Your first job	☐ Wed 14 Oct · 3pm · 60 min **Follow up every maybe, and confirm the job** Materials on the quote, the day agreed.	☐ Thu 15 Oct · 9am · 240 min **Do your first paid day's job** Photo before, fit as quoted, photo after, job sheet signed. Take payment, then ask for a review.
WEEK 4 Learn from it	☐ Fri 16 Oct · 9am · 30 min **Ask for a line you can use, and one name** Two lines about the job, and whether anyone else has a wardrobe that doesn't fit.	☐ Fri 23 Oct · 3pm · 120 min **5 more asks, if nobody has said yes** 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 days' work** ☐☐☐

What you noticed

Who said yes, who said maybe, and why

Sessions are on the days you gave: Monday, Tuesday, Wednesday, Thursday and Friday mornings and Monday, Wednesday and Friday afternoons. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: months 2 and 3, page 9 →

Months 2 and 3: first regular customers

IN SHORT About 27 hours a week in month 2, and 35 in month 3. By the end of December: about 2.5 paid days' work a week.

Made-up numbers for a made-up person, in Australia, in Australian dollars.

○ Worked example · not a forecast

Month 2 · November

about 5 paid days' work

about A$2,100 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 11 paid days' work

about A$5,140 a month before tax

- [ ] **Count your reviews.** At five, aim to raise your price to about A$528 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.

Every week, three checks

Tick each one on Sunday

- [ ] **Asks**
  At least 3 new people asked, or 3 past customers reminded.
- [ ] **Reviews**
  Every finished day's work asked for a review and one name.
- [ ] **Buffer**
  Your planning buffer moved the same day (page 11).

If a month falls short: don't add hours first. Look at the three levers: more asks to past customers, a bigger day's work, 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 the ATO. Worked example · not a forecast: worked out from your own figures. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to A$10, except money in and costs, which are exact.

Next: months 4 to 12, page 10 →

10 Months 4 to 12

AM I ON TRACK? Compare your paid days' work 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 Australia, in Australian dollars.

○ Worked example · not a forecast

Month	A month before tax	Paid days' work a week	Hours a week	Focus this month	Sign it's working
4 · Jan 2027	about A$6,080	3	**35**	Month 2 of 3 at your number.	13 paid days' work
5 · Feb 2027	about A$7,020	3.5	**35**	Month 3 of 3 at your number.	15 paid days' work
6 · Mar 2027	about A$7,020	3.5	**35**		15 paid days' work
7 · Apr 2027	about A$7,020	3.5	**35**		15 paid days' work
8 · May 2027	about A$7,020	3.5	**35**		15 paid days' work
9 · Jun 2027	about A$7,020	3.5	**35**		15 paid days' work
10 · Jul 2027	about A$7,020	3.5	**35**		15 paid days' work
11 · Aug 2027	about A$7,020	3.5	**35**		15 paid days' work
12 · Sep 2027	about A$7,020	3.5	**35**	Go beyond what you need	15 paid days' work

Solid: your 35 hours 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 next steps: decision points, not dates

Around month 5

After three months at your number, if bookings regularly outrun your days, that's when to weigh help. Check the rules for employing people or using contractors first, and talk to an accountant. The decision stays yours.

Around month 9

You want something that runs without you. The simple, repeatable days' work are the part someone else could do first (page 14). The decision stays yours.

Your week is full at 35 hours: from here, money grows from price, bigger days' work and help, not more hours.

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

Next: your money, month by month, page 11 →

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
A$3,900	**A$1,170**	**A$5,070**
a month take-home	on top	a month before tax

Made-up numbers for a made-up person, in Australia, in Australian dollars.

○ Worked example · not a forecast

Month	Paid days' work	Money in	Costs	Before tax	Buffer	Left	Costs, really	Money in, really
1 · Oct 2026	1	A$480	−A$60	A$420	−A$100	**A$320**		
2 · Nov 2026	5	A$2,400	−A$300	A$2,100	−A$490	**A$1,610**		
3 · Dec 2026	**11**	**A$5,808**	**−A$660**	**A$5,148**	**−A$1,188**	**A$3,960**		
4 · Jan 2027	13	A$6,864	−A$780	A$6,084	−A$1,404	**A$4,680**		
5 · Feb 2027	15	A$7,920	−A$900	A$7,020	−A$1,620	**A$5,400**		
6 · Mar 2027	15	A$7,920	−A$900	A$7,020	−A$1,620	**A$5,400**		
7 · Apr 2027	15	A$7,920	−A$900	A$7,020	−A$1,620	**A$5,400**		
8 · May 2027	15	A$7,920	−A$900	A$7,020	−A$1,620	**A$5,400**		
9 · Jun 2027	15	A$7,920	−A$900	A$7,020	−A$1,620	**A$5,400**		
10 · Jul 2027	15	A$7,920	−A$900	A$7,020	−A$1,620	**A$5,400**		
11 · Aug 2027	15	A$7,920	−A$900	A$7,020	−A$1,620	**A$5,400**		
12 · Sep 2027	15	A$7,920	−A$900	A$7,020	−A$1,620	**A$5,400**		

Costs are our estimate. Money in and costs are exact; what's left is rounded down to A$10. **At month 3, "left" passes your A$3,900.** BYE doesn't work out tax. Check with your tax office.

Before you take on help

Three months in a row at your number, and the rules for employing people or using contractors checked. The decision stays yours. **General guidance, not legal advice.**

Three months running at the number: at or above A$5,070 a month before tax. On the plan: months 3, 4 and 5, December to February.

Check your old contract for a clause about working for the firm's customers.

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. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to A$10, except money in and costs, which are exact.

What it costs to start

MONEY BEFORE MONEY Some costs come before your first paid day's work. List them, compare them with what you can spend, and count how many days' work pay them back.

Made-up numbers for a made-up person, in Australia, in Australian dollars.

You said you can spend	Your first price	Costs, each day's work
A$100 to A$500	**A$480 a day**	**about A$60**
to start, from your answers	an example price	our estimate (page 11)

Electrical work and insurance come first. Both are needed before your first paid day's work. Ask what each costs in week 1. If it costs more than you said you can spend (A$100 to A$500), your first paid day's work waits until it's done.

Before your first paid day's work

Get quotes, then write in what it really costs

What	Why	Needed first	Quote 1 A$	Quote 2 A$	Real cost A$
Electrical work	Before your first paid day's work (page 18)	☐			
Gas work	Before your first paid day's work (page 18)	☐			
Qualifications or registration	Before your first paid day's work (page 18)	☐			
Materials for the first day's work	Price out one batch before you sell	☐			
Tools you don't have yet	Only what the first day's work needs (page 20)	☐			
A way to take payment	Card, bank transfer or cash, with a receipt every time	☐			
Something else		☐			
Something else		☐			
Total before your first paid day's work					

Is the total within what you can spend (A$100 to A$500)?

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

How many days' work pay it back?

Total A$ _____ ÷ A$420 a day's work

(A$480 less A$60 costs)

= _____ paid days' work

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. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: more ways to earn, page 13 →

More ways to earn

IN SHORT Your plan starts with one day's work. 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
Small home repairs (handyman) Customers · your first test	By the day's work	*Ask three local sellers*	Test · month 1 From your first day's work	☐ _____
Older people living alone Older homeowners and their adult children.	Write in how they'd pay	*Ask three local sellers*	Once you have five reviews	☐ _____
Landlords between tenants Small landlords and letting agents.	Write in how they'd pay	*Ask three local sellers*	Once you have five reviews	☐ _____
Furniture restoration and upcycling An idea you kept	Write in how they'd pay	*Ask three local sellers*	When your week has room	☐ _____
Flat-pack furniture assembly and fitting 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 day's work goes back through the checks on pages 18 and 19, 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 day's work 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. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: growing it, after month 12, page 14 →

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 Australia, in Australian dollars.

○ Worked example · not a forecast

By month 12	
3.5 a week paid days' work at A$528, about 35 hours	At 35 hours a week, this example has no room for another eight-hour day. Review price, costs or capacity.

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 days' work, or packages worth more each time.
3	**Buy back your time**	Online booking and reminders, an accounting app, days' work 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 days' work done						
Average per day's work						
Customers who came back						
New reviews						
Hours each day's work, 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. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed. Money is before tax and rounded down to A$10, except money in and costs, which are exact.

Next: Part 2, set it up properly, page 15 →

15 Set it up properly

You said: "Build something bigger that runs without me." This part is how you set it up properly.

IN SHORT Seven things before any paid work, two in month 2. Each check has a full lesson on pages 18 and 19.

Before any paid work

Tick each one when it's done

- [ ] **Your old job.** Check your old contract for a clause about working for the firm's customers, or competing, and how long it lasts.
- [ ] **Electrical work.** Ask the state or territory electrical safety regulator what you need, or team up with someone registered. Official: Electrical Regulatory Authorities Council (Members of ERAC) (erac.gov.au).
- [ ] **Gas work.** Ask the state or territory gas technical regulator what you need, or keep it out of your offer. Official: Gas Technical Regulators Committee (About) (gtrc.gov.au).
- [ ] **Qualifications or registration.** Check what the work needs before you charge anyone. Official: ABLIS, Australian Government (Australian Business Licence and Information Service) (ablis.business.gov.au); ABLIS (Contractor Licence - Building - Individual, NSW) (ablis.business.gov.au).
- [ ] **Local rules.** Rules differ by state, territory and council.
  A good place to start: ◆ ABLIS (Australian Business Licence and Information Service)
- [ ] **Materials.** Price out one batch before you sell.
- [ ] **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.

In month 2

- [ ] **Tax on side income.** BYE doesn't work out tax. Check with your tax office. Official: business.gov.au (business.gov.au).
- [ ] **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 8: a first name is enough

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

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

Next: set it up properly, continued, page 16 →

PART 2 · YOUR TOOLKIT · CONTINUED FROM PAGE 15

Set it up properly, continued

Your list of 10, continued

From page 8: a first name is enough

	Name	Asked on	Yes · maybe · no
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. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

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've gone out on my own as a carpenter: shelves, fitted wardrobes, doors that stick. A day's job is A$480, and you buy the big materials. Here's some of my 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 DAY'S WORK

"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 A$528. You helped me get started, so your next one is still A$480. Thank you."

Places you could ask

BYE's suggestion

- [ ] **People you know**
  Your list of 10 first (page 15).
- [ ] **Local community groups**
  Before-and-after photos of your work.
- [ ] **A free Google Business Profile**
  Reviews from every job.
- [ ] **The hardware store noticeboard**

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. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: before any paid work: the checks, page 18 →

Before any paid work: the checks

EIGHT 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 Australia, in Australian dollars.

1 · Your old job

Before any paid work

WHY A job that ended in the last 12 months can still have rules.

HOW Check your old contract for a clause about working for the firm's customers, or competing, and how long it lasts.

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 **business.gov.au** (business.gov.au)

3 · Electrical work

Before any paid work

WHY In most places electrical work must be done by someone registered or licensed.

IN AUSTRALIA The Electrical Regulatory Authorities Council lists the electrical safety regulator for each state and territory (for example Energy Safe Victoria, the Electrical Safety Office in Queensland and NSW Fair Trading). Before any electrical work, ask yours whether it needs a licensed electrician and a certificate of compliance.

HOW Ask the state or territory electrical safety regulator what you need, or team up with someone registered.

LINKS **Electrical Regulatory Authorities Council (Members of ERAC)** (erac.gov.au)

4 · Gas work

Before any paid work

WHY In most places gas work must be done by someone registered or licensed.

IN AUSTRALIA The Gas Technical Regulators Committee lists the gas technical and safety regulator for each state and territory. Before any work on gas pipes or appliances, ask yours whether it needs a licensed gasfitter.

HOW Ask the state or territory gas technical regulator what you need, or keep it out of your offer.

LINKS **Gas Technical Regulators Committee (About)** (gtrc.gov.au)

5 · Qualifications or registration

Before any paid work

WHY Some work needs a qualification, registration or background check.

IN AUSTRALIA ABLIS lists each state's and territory's building and trade licences, with the agency for each: for example the Building Commission NSW's contractor licence, the Queensland Building and Construction Commission's builder licence and the Building and Plumbing Commission's domestic builder registration in Victoria.

General guidance, not legal advice. Rules change: check the official pages. Leo 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 19 →

Before any paid work: the checks, continued

☐ **5 · Qualifications or registration, continued** — Before any paid work

IN AUSTRALIA — Which jobs need a licence, and above what value, is set by each state and territory: ask yours before quoting for paid work in people's homes.

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

LINKS — **ABLIS, Australian Government (Australian Business Licence and Information Service)** (ablis.business.gov.au)
ABLIS (Contractor Licence - Building - Individual, NSW) (ablis.business.gov.au)

☐ **6 · Local rules** — Before any paid work

WHY — We haven't checked the rules where you live for this work yet.

HOW — Rules differ by state, territory and council.
A good place to start: ◆ ABLIS (Australian Business Licence and Information Service)

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

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

HOW — Price out one batch before you sell.

☐ **8 · Insurance** — Before any paid work

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

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.

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

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

20 Your kit and prices

IN SHORT Not everything on day one. Buy something when a paid day's work 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 Australia, in Australian dollars.

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
Your tools, checked and listed	Your insurer may ask for a list of what you carry.	☐	A$
A stud and cable detector	Before every hole.	☐	A$
Dust sheets and a vacuum	Leave every room cleaner than you found it.	☐	A$
		☐	A$
		☐	A$

The rule: buy something when a paid day's work 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
Small home repairs (handyman)	One day's job: alcove shelves, a fitted wardrobe or doors hung.	8 hours	**A$480 a day** an example price; about A$528 is the aim after five paid days' work
			A$
			A$
			A$

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

Costs, each day's work
About A$60, 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. Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Next: your job sheet, page 21 →

Your job sheet

ONE FOR EVERY DAY'S WORK 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 A$** _____ **Materials A$ _____ **Total A$** _____ 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 _____ **Leo** _____

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

22 When it doesn't go to plan

> **Hard weeks are part of it. You said: "Build something bigger that runs without me." That's still the point.**

IN SHORT Compare this month with page 10. 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 days' work, and group them close together. Not more hours first.
More bookings than hours	Start a waiting list, and put your price up.
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 13 before adding hours.
WHEN LIFE GETS IN THE WAY	
A day's work 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 old firm's customers ask you	Check your old contract first. If it limits working for them, say no for now, politely.
A day's work needs an electrician or gas fitter	Keep that part out of your quote. Someone registered quotes and certifies their own part.
It's costing you the thing you're doing it for	Slow down. Keep your protected times (page 7); 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 homeowners who have just moved house 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.

Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

23 This week

PART 4 · KEEP AND PRINT AGAIN

One week at a time. You said: "Build something bigger that runs without me."

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 10

A$

Your sessions

Monday, Tuesday, Wednesday, Thursday and Friday mornings and Monday, Wednesday and Friday afternoons, plus anything extra

Monday morning Done ☐

What I'll do

Tuesday morning Done ☐

What I'll do

Wednesday morning Done ☐

What I'll do

Thursday morning 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 22

Week of	Asks	Days' work	Money in	One thing for next week
			A$	
			A$	
			A$	
			A$	

MY PROMISE TO MYSELF

I will build my own business.

I back myself. Every job teaches me something. I show up for it, every week.

Protected times come first: they're on page 7.

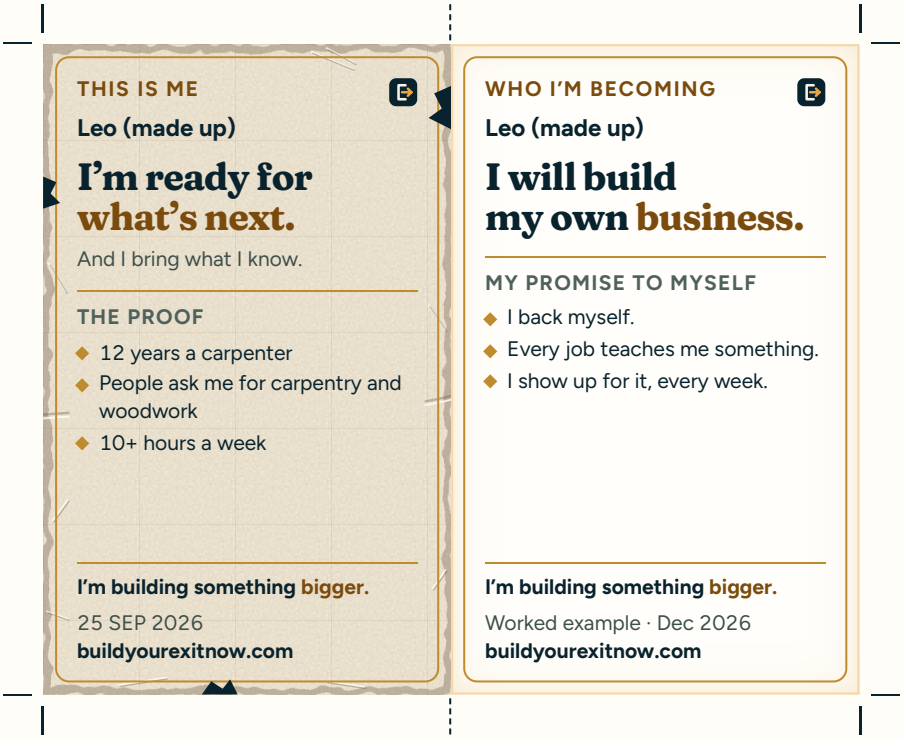
Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

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: I back myself.

Your own promise, if you'd rather

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

Leo is made up: real format, invented person. Made-up numbers; progress is individual and not guaranteed.

Every Sunday: back to page 23 →