

Patriot Roofing & Exteriors: 90-Day Force Multiplier Roadmap

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1. Situation Diagnosis

Patriot had a strong revenue year. FY2025 came in at \$5.42M, up \$440K (8.8%) from FY2024. The problem is that net operating income dropped from \$619K to \$418K, a decline of \$201K in dollars, while net margin fell from 12.4% to 7.7%, a drop of 4.7 margin points. You ran harder, billed more, and kept less.

Three things drove that: material costs rose faster than pricing caught up (the second shingle increase was absorbed on already-quoted jobs), subcontractor reliance spiked during the summer rush and subs run richer than in-house crews, and advertising spend jumped \$43K with no channel-level return data to show for it.

The operational picture under the financials is a business that is structurally dependent on one person in three critical functions: pricing, estimating, and the primary commercial relationship with Hartman Builders. Linda, who holds the institutional memory for scheduling and AR, has signaled a move to part-time. Ryan is underpricing estimates without a price book to anchor him. The company cannot quote work when Dave is out for four days.

This is a Building-stage business with a Legacy Owner profile. The revenue is real. The infrastructure underneath it is not keeping pace. You have a five-to-seven-year exit horizon and a business that still runs through you every day. The 90-day goal is to change that trajectory.

2. Ghost Bottleneck

The surface symptoms are margin erosion, an estimating bottleneck, and an advertising budget nobody can account for. The root is the same in all three: there is no operating system underneath the business.

Pricing lives in Dave's head, so nobody else can price correctly. Job costs are unknown until year-end, so there is no feedback loop to correct pricing in-season. Marketing spend is unmeasured, so there is no basis for cutting what does not work. Linda's knowledge is undocumented, so her planned reduction in hours is an operational exposure with no mitigation plan.

Everything that is broken traces back to one thing: the business was built around Dave's judgment, and that judgment was never converted into a system. That made it fast to build and fragile to own. The bottleneck is not Dave's decisions. It is the absence of the infrastructure that would let anyone else make them.

3. Quantified Opportunity

All figures are annual estimates. Exact numbers from the engagement documents are used where available. Estimates are labeled.

Lever 1: Pricing discipline and unrecovered material cost (FM07 / FM06)

Retail and commercial revenue where pricing is owner-controlled: \$2.15M retail plus \$640K commercial, totaling \$2.79M. Insurance work is adjuster-scoped; pricing is largely externally set, so that \$2.48M segment is excluded from this lever.

A deliberate 4% realized price increase on the \$2.79M addressable base produces approximately \$111,600 in incremental revenue. Price increases flow through at near-full margin because no additional cost of goods is incurred on work already being performed. Applying a conservative 90% flow-through (netting only for sales-commission-like variable costs, which Patriot does not carry in a formal structure) yields approximately **\$100,000 in additional annual margin**. This is a benchmarked estimate; the actual realized amount depends on Dave's execution and market response.

Separately, discount discipline on retail work (referral-driven, high-close-rate segment) at an estimated 5% leak rate on \$2.15M retail produces approximately **\$108,000 in recoverable annual revenue**, also flowing through at near-full margin given no additional cost is incurred.

Combined sell-side lever: **\$100K to \$208K annually**, with the realistic middle case around \$140K once implementation friction is applied.

Lever 2: Vendor spend renegotiation and rebate (FM06 Numbers, Margin and Cash)

ABC Supply spend confirmed at \$1.4M to \$1.45M. No competitive bid has ever been obtained. SRS and Beacon are named local alternatives. No volume rebate or program has been investigated. A 5% improvement on \$1.425M (midpoint) through renegotiation, volume program, or competitive leverage is **\$71,250 annually**. This is a conservative benchmark for a sole-source spend of this size with no prior negotiation history.

Lever 3: Callback cost reduction (FM04 / FM05)

45 callbacks last year at \$1,200 to \$2,500 each. Using the midpoint of \$1,850, total callback cost was approximately \$83,250. These are concentrated in the Reyes crew and overflow subs. A 50% reduction through subcontractor qualification and performance tracking is approximately **\$41,600 annually**. This is an estimate based on the owner's stated figures.

Lever 4: Advertising reallocation (FM07 Revenue Engine and Lead Flow)

Angi: \$62,000 spent, 140 leads, 18 closes. Implied cost per closed job: \$3,444. Referrals close at approximately 65% (owner's "6 or 7 out of 10") at near-zero acquisition cost. Reallocating 30% of the Angi budget (\$18,600) to referral amplification (past-customer outreach, review generation) and cutting or pausing the balance is a benchmarked estimate of **\$18,600 in recoverable spend**, with likely upside in conversion quality. Exact ROI depends on referral program execution.

Lever 5: Data and AI implementation (FM09 One System of Record and AI)

From the owner's AI ROI tool: **\$109,272 in identified annual opportunity**. First-year ROI net of implementation: \$93,272. These are the owner's own inputs; treat as the ceiling for this lever, not a guaranteed floor.

Lever 6: Linda key-person risk and operational continuity (FM08 / FM05)

Linda moving to three days per week within 12 to 18 months represents an operational exposure, not a dollar opportunity. It is a risk to quantify, not recover. If her scheduling and AR functions are not documented and transferred before she reduces hours, the likely disruption cost is material but unquantifiable without job-flow data. This is a risk flag, not a line item.

Concentration risk note: Hartman Builders at \$142K per year (22% of commercial, 2.6% of total revenue) is a key-person-dependent relationship that lives in Dave's phone. This is a business-value discount, not a recoverable dollar line. A buyer or successor would discount this relationship in any valuation. Named in the exit-readiness section below.

Lever	Annual Dollar Estimate	Basis
Sell-side pricing and discount discipline	\$100K to \$208K	Confirmed \$2.79M addressable base; 4% price increase at 90% flow-through; 5% discount recovery on retail
ABC Supply renegotiation / rebate	\$71,250	Confirmed \$1.425M spend; 5% improvement benchmark; no prior negotiation
Callback cost reduction	\$41,600	Owner-stated 45 callbacks at \$1,850 midpoint; 50% reduction estimate
Advertising reallocation (Angi)	\$18,600	Confirmed \$62K Angi spend; 30% reallocation to referral amplification
Data and AI implementation	\$93,272 (Year 1 net)	Owner's AI ROI tool output; first-year net ROI figure

Total Identified Opportunity: \$325K to \$433K annually (mid-case approximately \$365K), with first-year AI ROI of \$93K included. The sell-side pricing and vendor renegotiation levers can be initiated in Phase 1 with no infrastructure dependency.

4. Phase 1: Stabilize (Days 1 to 30)

Goal: Stop the margin bleed. Capture the two fastest cash levers. Get Ryan one step closer to sending quotes Dave does not touch.

Step 1.1: Build the price book (FM07 Revenue Engine and Lead Flow)

CEO/Owner Only: this cannot be delegated until it exists

Dave documents his pricing logic for the five most common job types: standard residential retail reroof (by pitch and size band), insurance supplementing baseline, commercial flat, residential layover, and repair. For each type, the floor price per square, material cost assumption, and any adjustment factors (complexity, access, season) get written down. This does not need to be elegant. It needs to exist on paper so Ryan can use it.

The output is a one-page rate card Dave and Ryan can both reference. Every quote Ryan builds from this point starts from the rate card, not from Ryan's approximation of what Dave would charge.

This addresses the October four-day absence pattern directly. If the rate card had existed, those quotes would have gone out.

Decision Point: Before the rate card goes live, Dave and Ryan run five test estimates side by side. Any gap larger than 8% triggers a conversation about where Ryan's assumption diverged. The goal is not perfection; it is a documented baseline Ryan can defend.

Owner time required: 4 to 6 hours across two sessions.

Step 1.2: Call SRS and Beacon for a competitive quote (FM06 Numbers, Margin and Cash)

CEO/Owner initiates; Linda or Ryan can support with purchase history pull

Dave has spent \$1.4M to \$1.45M annually with ABC Supply and has never solicited a competing bid. This is a one-call exercise, not a vendor transition. The purpose is to establish whether a volume rebate, pricing program, or competitive rate exists that ABC has not offered because it was never requested.

Action: Pull the last 12 months of ABC invoices (Linda has this). Sort by product category. Call SRS and Beacon with the top three line items (shingles, underlayment, metal) and ask for a quote on annual volume. Use that number to have one conversation with the ABC rep about whether any program exists.

A 5% improvement on \$1.425M is \$71,250. That number does not require switching suppliers. It requires one conversation armed with a competing number.

Decision Point: If ABC matches or betters the competing quote, stay and document the rate. If not, evaluate a partial shift on one product category. Do not move sole-source without testing quality on a small job first.

Owner time required: 2 to 3 hours including the invoice pull.

Step 1.3: Raise prices on new retail quotes (FM07 / FM06)

CEO/Owner Only on the decision; Ryan executes on new quotes

Effective immediately, the floor price on new residential retail quotes increases by a minimum of 4%. The last retail price increase was approximately summer 2024. Material costs rose again since then (second shingle increase absorbed in-season). Commercial and insurance pricing should be reviewed separately; the 4% floor applies to retail retail-priced work only.

This is not announced to customers. It is applied on new quotes. Existing sold jobs are not repriced.

The math: 4% on \$2.15M retail is \$86,000 in incremental revenue flowing at near-full margin. At Patriot's current COGS structure, approximately \$77K to \$86K of that flows to operating income, assuming no change in volume.

Decision Point: Track close rate on retail quotes for the next 30 days. If close rate drops more than 10 percentage points from Dave's historical estimate, evaluate whether the increase is holding or whether the market is pushing back.

Owner time required: One decision and one conversation with Ryan. Less than an hour.

Step 1.4: Stop the Angi spend or cut it to a test budget (FM07 Revenue Engine and Lead Flow)

CEO/Owner decision; Linda manages the account

140 leads. 18 closes. \$62,000. That is \$3,444 per closed job from Angi. Referrals close at 65% at near-zero cost. This is not a close call.

Pause the Angi contract or reduce it to a minimum test budget (under \$10K) while Dave is evaluating alternatives. Redirect \$18K to \$20K toward past-customer reactivation: a simple outreach to customers from 2020 to 2023 asking for referrals and reviews. Linda can execute this with a list and a script.

This does not require new software or a marketing agency. It requires a decision to stop spending money on a channel that is not working and redirect a portion of it toward the channel that is.

Decision Point: Before cutting Angi, pull a 12-month report showing jobs closed from Angi by month. If there is a seasonal spike (storm season, spring), consider keeping a reduced budget only during that window.

Delegable: Linda owns the account management side once Dave makes the channel decision.

Step 1.5: Document Linda's core processes before she reduces hours (FM08 Core Process System)

Delegable to Linda with Dave's oversight

Linda has signaled part-time within 12 to 18 months. Her scheduling logic, AR follow-up process, and insurance supplement tracking are not documented anywhere a replacement or part-time backup could follow.

This month: Linda documents three things in plain language. The weekly scheduling routine (how jobs get slotted, what triggers a reschedule, who communicates with the crew). The AR follow-up cadence for insurance jobs (which files she tracks, when she escalates, what the supplement process looks like). The check-writing and approval workflow.

These do not need to be formal SOPs. They need to be written down well enough that Brittany or a future hire could follow them without calling Linda.

Decision Point: Dave reviews each document and marks anything that requires a judgment call only Linda or Dave can make. Those are the gaps that need a decision architecture fix (FM03) in Phase 2.

Owner time required: One conversation with Linda to kick it off; one review session at the end of the month.

5. Phase 2: Build (Days 31 to 60)

Goal: Install job-cost visibility. Get Ryan sending quotes independently on standard jobs. Start subcontractor accountability.

Step 2.1: Install job-cost tracking by segment (FM06 Numbers, Margin and Cash)

CEO/Owner design; Linda and Mike execute

Dave's gut says retail runs "maybe high 30s" on margin and insurance runs "mid 20s." These are guesses. The price book built in Phase 1 gives you the revenue side per job type. Now build the cost side.

For the next 30 jobs (whatever comes in), Linda tracks three numbers per job at close: materials invoiced, labor hours billed (in-house crews), and whether a sub was used and at what cost. Mike provides the labor hours from the job folder. This does not require new software. It requires a column added to Linda's existing spreadsheet.

After 30 jobs, Dave has actual margin-by-segment data for the first time. That data answers the retail-versus-insurance question he has been carrying on gut feel.

Decision Point: If the data confirms insurance margins are materially lower than retail, that informs which work to prioritize, which to price differently, and whether the storm-season subcontractor model is net-positive after callbacks are included.

Delegable: Linda owns the data capture. Mike provides the cost inputs. Dave interprets the output.

Step 2.2: Transfer three standard estimate types to Ryan without Dave's review (FM03 Decision Authority and Delegation)

CEO/Owner decision; Ryan executes

Ryan has been learning estimating for two years and still gets every quote reviewed before it goes out. That review bottleneck is the reason four days of Dave's absence produced a backlog of unsent proposals.

Define three job types where the rate card from Phase 1 is sufficient and Ryan's authority is complete: standard residential retail reroof under 30 squares, standard pitch (6/12 or below), no complex flashing. For these three types, Ryan sends the quote. Dave does not see it before it goes out. Dave reviews outcomes (close rate, margin) weekly, not individual quotes.

This is the boundary. It is specific, it is written, and it is Ryan's to own. Anything outside that boundary still comes to Dave.

Decision Point: Week 6, Dave pulls Ryan's close rate and margin on the transferred job types. If Ryan's numbers are within 10% of Dave's historical rate on comparable jobs, the authority boundary expands. If not, Dave and Ryan do a calibration session against the rate card before expanding further.

Owner time required: One boundary-setting conversation. One weekly review of outcomes.

Step 2.3: Build a subcontractor scorecard and set a callback threshold (FM05 Hiring, Team and Org Structure / FM04)

CEO/Owner design; Mike executes

45 callbacks last year at \$1,200 to \$2,500 each. Dave knows Reyes is a problem and rehires him anyway because he needs the capacity in May. That decision will continue producing the same outcome unless the cost is made visible and a threshold is set.

Mike builds a one-page scorecard for each sub crew used last season: jobs completed, callbacks generated, callback cost estimated, average quality rating from the foreman. The Reyes crew gets a specific column.

Dave sets a threshold: any sub crew with more than two callbacks per 20 jobs goes on a conditional list for the coming season. Conditional means they get one quality-review job before being deployed at volume. If they fail the review job, they are off the list.

This does not require finding new subs before storm season. It requires making the decision before you are short in May and tempted to override it.

Decision Point: Dave and Mike agree on the threshold before storm season. If Dave overrides it in-season, the decision gets logged and the cost gets tracked. That data goes into next year's planning.

Delegable: Mike owns the scorecard and the tracking. Dave owns the threshold decision and any override.

Step 2.4: Set a decision authority boundary for Mike and Linda (FM03 Decision Authority and Delegation)

CEO/Owner Only on design; team executes within it

Every spend over a few thousand dollars currently comes back to Dave. That boundary is too tight for a business running \$5.4M and needs to move.

Written authority: Linda approves vendor invoices and routine payments up to \$2,500 without Dave's review. Mike approves material orders for jobs already sold where the order matches the job folder scope. Ryan approves proposals on job types within his defined authority from Step 2.2.

Anything outside those three boundaries still comes to Dave. But the volume of decisions that routes back drops immediately.

This is the written version of authority Dave has been granting verbally for years. The difference is that once it is written, the team stops second-guessing whether they actually have it.

Decision Point: Dave reviews any decision that came back to him in the first two weeks after the boundary is set. If more than 20% of those decisions were within the written boundary, the team needs a calibration conversation, not a boundary change.

Owner time required: Two hours to write the boundaries. One team meeting to communicate them.

6. Phase 3: Transfer (Days 61 to 90)

Goal: Ryan runs standard residential estimating independently. Dave has monthly job-cost data. The Linda transition plan is in writing. Exit readiness is started.

Step 3.1: Ryan sends quotes on standard jobs without Dave's review (FM05 / FM07)

Delegable: this is the proof point

By Day 90, Ryan is sending quotes on the defined job types from Step 2.2 without Dave's prior review. Dave reviews outcomes weekly in a 30-minute session with Ryan: close rate, margin per job type, any patterns.

This is not the full handoff of estimating. It is the first transfer of a bounded, defined piece of it. The goal is one documented job type where Dave's involvement is retrospective, not prospective.

Decision Point: If Ryan's close rate on transferred job types is within 10 percentage points of Dave's historical rate over 20 or more quotes, expand the boundary. If not, identify whether the gap is pricing (rate card calibration), presentation (proposal quality), or sales skill (a different problem requiring FM05 work).

Owner time required: Weekly 30-minute outcome review. Nothing more.

Step 3.2: Run a 30-day margin report by segment using the job-cost data from Phase 2 (FM06 Numbers, Margin and Cash)

Delegable: Linda and Mike generate; Dave interprets

After 30 tracked jobs in Phase 2, Dave has actual margin data by segment. This month, Linda generates a summary: revenue, estimated cost, and estimated margin for each job tracked, sorted by segment (retail, insurance, commercial, repair).

This is the first data-based answer to the retail-versus-insurance question. It informs pricing decisions for the rest of the year and tells Dave which segments to prioritize or reprice before the next storm season.

Decision Point: If the data confirms insurance margins are 8 or more margin points below retail after accounting for subcontractor costs and callbacks, Dave has a documented basis to reprice the insurance segment, shift the canvassing budget, or set a floor margin below which he declines insurance work.

Delegable: Linda generates the report. Dave makes the strategic interpretation.

Step 3.3: Document the Hartman Builders relationship and create a secondary contact (FM12 Business Value, Succession and Exit Readiness)

CEO/Owner Only: this cannot be delegated

Hartman at \$142K per year is a six-year relationship that lives entirely in Dave's phone. If Dave steps back in five years and that contact retires or moves, the revenue does not transfer. A buyer evaluating Patriot in year three or four will see this and discount accordingly.

This month: Dave introduces Mike or Ryan to the Hartman contact in the context of "I want you to know who runs our field side on your projects." One lunch or one job-site walkthrough. The purpose is not to hand off the relationship. It is to establish that Hartman's experience with Patriot is not solely dependent on one person's cell number.

Decision Point: Dave decides within the next 90 days whether Mike or Ryan is the right second contact for Hartman. This is a people decision (FM05) as much as a process decision.

Owner time required: One lunch or job-site meeting. High-leverage use of two hours.

Step 3.4: Linda transition plan in writing (FM08 / FM05 Hiring, Team and Org Structure)

CEO/Owner designs; Linda and Brittany execute

Linda has signaled a move to part-time in the next 12 to 18 months. By Day 90, there is a written transition plan with three components: which functions Linda retains when she goes part-time, which functions transfer to Brittany (or a new hire), and what documentation needs to exist before that transfer happens.

This is not a Linda exit plan. It is an operational continuity plan. The distinction matters because Linda needs to help build it.

Decision Point: Dave and Linda have a direct conversation about her timeline before Day 90. "Sometime in the next year or two" is not a plan. A specific month range is. That conversation is the input to the written plan.

Owner time required: One conversation with Linda. One review of the written plan.

7. 90-Day Proof

On Day 90, the following must be true. These are the minimum conditions for the plan to have worked.

- A written rate card exists for the five primary job types. Ryan uses it on every estimate.
- Ryan has sent at least 10 quotes on standard residential retail jobs without Dave's prior review.
- Dave has received at least one competitive quote from SRS or Beacon on shingle volume and has had one conversation with ABC about whether a rebate or volume program exists.
- New retail quotes reflect at least a 4% price floor increase effective since Phase 1.
- 30 or more jobs have job-cost data captured (materials, labor, sub cost). Dave has seen the first margin-by-segment summary.
- Written decision authority boundaries exist for Linda, Mike, and Ryan. Each of them can describe their boundaries without asking Dave.
- Linda's three core processes are documented in writing.
- Dave has introduced a second contact into the Hartman Builders relationship.
- A Linda transition plan is in draft with at least a target timeline and a list of functions to transfer.
- Angi spend has been paused or reduced to a defined test budget. Past-customer referral outreach has

8. Where This Plan Typically Breaks Down

Three patterns kill this kind of plan at this stage. All three are predictable.

The first is Dave re-approving quotes Ryan was given authority to send.

This is the most common failure point in owner-led businesses at the Building stage. The authority transfer happens on paper, but the first time Ryan sends a quote that Dave would have priced differently, Dave either calls Ryan before it goes out or adjusts the invoice after the fact. Both actions teach Ryan that the authority boundary is not real. Within three weeks, Ryan is back to submitting everything for review.

The fix is not willpower. It is a 30-day commitment to reviewing outcomes, not quotes. Dave can tell Ryan after the fact that a quote was low. Dave cannot review it before it goes out without collapsing the transfer. The distinction is the entire difference between this working and not working.

The second is the job-cost tracking effort dying in Week 6 because it requires extra steps from Linda and Mike at exactly the time they are the most operationally stretched.

Spring storm season hits. Mike is managing surge capacity and subcontractor crews. Linda is handling insurance supplements and scheduling chaos. The job-cost column in Linda's spreadsheet stops getting filled in because there is no one enforcing it and the immediate operational pressure wins.

The fix is to make the tracking as minimal as possible in Phase 2 (three numbers per job, not a full costing system) and for Dave to ask for the running summary every two weeks. When the owner asks for it, it gets done. When the owner stops asking, it stops.

The third is that the Linda conversation does not happen.

Dave knows he needs to talk to Linda about her timeline before the plan can move forward. That conversation is uncomfortable because Linda has been with the company since 2009 and the relationship is personal as much as professional. The conversation gets deferred to "after storm season." Storm season ends and it gets deferred again.

The result is that by the time Linda actually reduces her hours, nothing has been documented, Brittany is not ready, and Dave is back to being operationally dependent on a function he thought he had 18 months to address.

The conversation needs to happen before Day 90. Not because the documentation takes that long, but because the documentation cannot start until Dave knows what he is actually planning for. Ambiguity is not protection. It is just a delayed version of the same crisis.

9. What Direct Engagement Adds

Decision centralization: Every critical function at Patriot routes through Dave because the team has learned that decisions come back to him anyway. Waiting is rational from their perspective. Breaking that pattern requires **FM03 Decision Authority and Delegation**: written authority transferred in writing, then enforced by refusing to re-approve decisions you have already assigned. The first 30 days are uncomfortable. By Day 60, the team stops bringing you decisions they own. This specific transfer has been installed in businesses where the owner was convinced it could not work. It works every time the owner actually holds the boundary.

Underpriced and undisciplined on pricing: The second shingle increase was eaten on already-quoted jobs because Dave did not feel he could go back to customers. That instinct is understandable and expensive. At Patriot's current margin structure, most of a deliberate price increase on retail and commercial work flows straight through to margin. The judgment call is not whether to raise prices. It is how to sequence it so the right segments absorb the increase and the Angi price-shoppers, who were already a problem, self-select out. That sequencing judgment is worth more than the price book itself.

Vendor spend on autopilot: \$1.4M flowing to one supplier with no competitive benchmark and no rebate conversation is a recoverable number. The judgment call is not whether to call SRS and Beacon. It is what to do with the information once you have it, and whether a partial shift on one product line is worth the operational friction. That is a pattern-recognition call, not a math call.

Direct engagement means the judgment calls in this plan get made with someone who has seen this specific combination before. Reach out to explore whether that makes sense alongside this plan: jhawkins@triwise.com