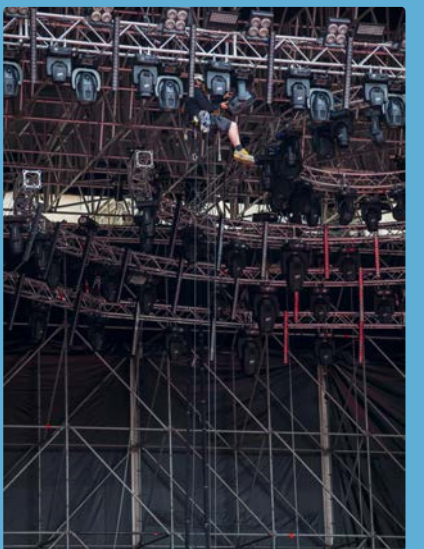


How To Take More This Summer

The Expanded Toolkit

For Builders, Caterers and Small Business Owners who want practical tools to stop running on empty



Why This Toolkit Exists

Summer can be a game changer or a burnout trap. We made this guide for those who are always busy but not always better off. If you are a:

- Builder or tradesperson juggling quotes, jobs and team costs
- Caterer managing big events, batch production or seasonal supply chaos
- Restaurateur, café owner or pub landlord relying on footfall and sunshine
- Job or project based small business (like joiners, creatives, installers or trades with longer lead jobs)
- Footfall reliant business (like gyms, garages, retail shops or health professionals)

...then this is for you.

You will find real world advice, practical checklists, client stories and simple tools to help you **bank more from the season you work hardest in.**

Step 1: Set Your Summer Minimums

Start by defining your non negotiables that protect your time, energy and margins.

For job or project based businesses like building projects or events or manufacturing caterers:

Minimum job value £_____

Lead time required: _____ days

Max working hours per week: _____

Bank buffer needed: £_____

For footfall based businesses like pubs, cafes and restaurateurs:

Minimum GP% per item: _____%

Max kitchen/service hrs per shift _____

Target spend per cover: £_____

Daily revenue target: £_____

Step 2: Fix the Leaks

Summer leaks profit in different ways for different businesses.

Time Leak Checklist – Use this to spot and plug wasted time fast

- Chasing tyre kickers + potential buyers who won't commit
- Redoing orders or miscommunications
- Kitchen or service delays or staff gaps

Step 2: Fix the Leaks (continued)

Checklist: Practical steps to act on now (Use these to plug time leaks and streamline your day)

- ☐ Review your current quote template – does it include job scope, payment terms and deadlines?
- ☐ Add a clear quote acceptance step (e.g. signed quote, deposit or confirmation message)
- ☐ Confirm all bookings or jobs in writing (email or text)
- ☐ Set up a task list or workflow you can follow for every job
- ☐ Note three repeat jobs that drain you – can they be priced better or delegated?
- ☐ Make a list of your top time wasters (ghost clients, vague enquiries, repeat problems)
- ☐ Block out time weekly to follow up on leads, quotes and overdue tasks
- ☐ Pick a simple task tracking system – notebook, app or whiteboard – and stick to it
- ☐ Review your last three tricky jobs – what would you do differently?
- ☐ Decide one thing you will stop saying yes to this summer if it is not worth your time

Step 2: Fix the Leaks (continued)

Money Leak Checklist – Find and fix where money is escaping

Job or Project Based Business:

Over ordering stock, materials or supplies
Not charging for extras or changes
Underestimating time or labour required

Footfall reliant business:

Menu items with low margin
Staff inefficiencies or wastage
Discounts or offers that erode profit margins

Checklist: Practical steps to improve your margins

(Use these to find and fix money leaks before they get costly)

- ☐ Review your top three best and worst selling jobs, menu items or services
- ☐ Check your portion sizes, ingredient use, stock or materials – are they consistent and measured?
- ☐ Compare your current card fees or payment processors – can you reduce charges?
- ☐ Track wastage across jobs or shifts – time, stock or effort that goes unpaid
- ☐ Review your price list or menu – does each item hit your target margin?
- ☐ Note any extras you give away without charging – can you cost them in?
- ☐ Check for small expenses that repeat – for example, delivery fees, overstocking, duplicate supplies
- ☐ Ask: would you still take this job or sell this item if your time was double the price?

Client Story: The Builder Who Switched Gears

Dave had back-to-back bookings but was constantly chasing missing materials and fixing last-minute client requests.

Together we helped him:

- ✓ lock in deposit and stage payment systems
- ✓ schedule material orders in advance
- ✓ firm up quote scopes

He's now working fewer weekends and earns more per project.

“Having a proper quoting system and schedule changed everything. I finally feel in control again.”

Dave - Jones & Son Ltd

Client Story: The Caterer Who Bounced Back

Sarah runs a wedding catering business. Last summer she was fully booked but still could not pay herself properly.

Together, we helped her:

- ✓ Break down her profit per job
- ✓ Ditch two low paying venues
- ✓ Automate her deposits and payments

This year, she has booked fewer jobs but is banking more.

“Having boundaries saved my business. I did not realise how much I was giving away.”

Sarah - The Pantry Kitchen

Step 3: Check Your Prices

Do not just go with your gut – let us make sure your prices make sense.

Quick Margin Calculation (All sectors)

List your actual costs:

Labour or time £_____

Stock, ingredients or materials £_____

Packaging and disposables £_____

Wastage allowance £_____

Overheads £_____

*VAT (at 20%) £_____

Total cost before profit: £_____

Add your profit margin (10 & 30%) £_____

Final selling price: £_____

Notes:

Try adding a contingency buffer (5-15%) to your costs before applying your profit margin.
It protects you from surprises without scaring off customers.

*only if you're VAT registered and it's applicable to the goods or service your providing.
See [HMRCs VAT pages](#) for more information

Step 3: Check Your Prices (Continued)

Example Calculation – Tradesperson

Labour or time £200

Materials £150

Waste skip £50

Fuel and travel £30

Overheads £35

*VAT (0%) £0 (It's a new build so 0% rated)

Total cost before profit: £465

Add Contingency of 10% £47

Add 20% profit: £102

Final quote: £614

Example Calculation – Festival Food (Phad Thai Noodles portion)

Ingredients £2.75

Packaging and disposables £0.95

Labour £0.25

Wastage allowance £0.25

Overheads £1.30

*VAT (20%) £1.05

Total cost before profit: £6.30

Add 30% profit: £1.90 (apx)

Final price: £8.20 (Min. selling price)

*only if you're VAT registered and it's applicable to the goods or service your providing.

See [HMRCs VAT pages](#) for more information

Client Story: The Plasterer Who Priced Properly

Liam was flat out with jobs but always behind on bills.

Together, we helped him:

- ✓ Track material costs better
- ✓ Set a minimum job price
- ✓ Charge a day rate instead of by the hour

He now earns more for fewer jobs and does not get caught out by extras.

“I used to be embarrassed to quote what the job was really worth. Now I have got confidence and consistency.”

Liam - Complete Finish Plastering

Client Story: The Café That Turned Things Around

Jay and Maria run a small café near a beach. Summer was chaotic – queues out the door, constant staff shortages and stress.

Together, we helped them:

- ✓ Simplify the menu
- ✓ Cut three low profit items
- ✓ Track average spend per head

They now hit the same weekly revenue with fewer hours, calmer shifts and better GP.

“Our busiest weeks used to be the most exhausting. Now they are our most profitable.”

Jay - The Galley Café

Step 4: Bank It Better

It is not just what you earn it is what you keep.

Get the money moving into the right places and keep a closer eye on the flow.

Checklist: Ideas to try or improve this month

- ☐ Separate your tax and wages money as soon as it hits your account
- ☐ Use a bank like Starling (with Spaces) or Monzo (with pots) to move money aside instantly
- ☐ Label payments properly – who, what and why – to make bookkeeping easier
- ☐ Record daily or weekly takings – use a notebook, spreadsheet, app or even a photo of your till or POS after closing
- ☐ Watch out for cash-heavy days or high refund weeks – they can throw off your totals
- ☐ Check card processor settings – are payouts daily or weekly? Do fees come off first? How long does it take to arrive in the business account?
- ☐ Add one reminder system this week – whether it's a nudge on WhatsApp, email or in your POS of what to watch out for
- ☐ Apps like Hubdoc (which connects to Xero), QuickBooks' own app, or others like Apron, Dext or Auto-Entry are great tools for storing and managing bills, receipts and supplier payments digitally
- ☐ Talk to your accountant or bookkeeper about setting alerts for low cashflow or overspend

Step 5: Check Your Head

You're part of the business. don't run on fumes. Burnout is a cost, not a badge of honour.

Checklist: Practical steps to reset your mindset

(Use these to check in with yourself — especially during peak season)

- ☐ Notice the signs: Do you dread your busiest days? Forget things? React instead of plan?
- ☐ Block out a regular lunch break at least twice a week
- ☐ Choose one job or task you can delegate (or delay) this month
- ☐ Keep a “brain dump” list to clear your head at the end of the day
- ☐ Pick one person you can text when it's all too much
- ☐ Have a go-to reset — a walk, playlist or podcast that helps you switch off
- ☐ Review your week every Friday — what drained you? What lifted you?
- ☐ Say no (or not now) to one thing this week that isn't essential

Try This: Write down three things you'll stop doing this summer to protect your energy.

Client Story: The Decorating Duo Who Took Control

Alex and Leah run a small decorating partnership. They were working extremely long hours and constantly missing family activities.

Together, we helped them:

- ✓ restructure their calendar
- ✓ add minimum job values
- ✓ price weekend work higher

Now they finish faster, earn enough to rest between jobs. They feel like the business finally fits around their life.

“It’s the first summer we’ve felt ahead, not behind.”
Alex and Leah - Aleah Decorating

Client Story: The Batch Caterer Who Hit Reset

Rani runs a batch catering development and manufacturing business. She was constantly firefighting, running out of stock, chasing suppliers, and forgetting things in the rush

Together, we helped her:

- Create Order checklists

- Digitise her invoices

- Update pricing to reflect true costs

She's now booked smarter, not busier, feels calm, in control, & proud of the experience delivered.

"I finally feel like a business owner, not just a burnt-out chef."

Rani - The Pantry Kitchen

Final Words

Profit and peace are not opposites. When you plan smarter, price properly and protect your time, you make room for both.

This summer, you do not need to work harder, just better, and we are here if you need help along the way.

Ready to Take the Next Step?

If you found this toolkit helpful, there is more where that came from.
Here is how we can support you next:

Get Personal Advice

Book a free 30-minute Financial Fitness Call: [Click here for our calendar](#)

Download The Mini Summer Guide - Bank it Better

Save or print the [short version here](#)

Want More Tools?

Check out our deeper dive resources and templates coming soon.

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All our socials, videos, guides and free tools in one place.

