

The Home Service Pro's  
**GUIDE TO SCALING  
BEYOND \$1M**



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This ebook is brought to you by Relay, the all-in-one online banking and money management company that helps small businesses get crystal clear on their cash flow. Relay centralizes day-to-day banking, receipt management, accounts payable and big-picture cash flow management into one seamless platform.

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# A TACTICAL BLUEPRINT FOR YOUR NEXT STAGE OF GROWTH

Passing \$1M in revenue is a milestone most home service pros dream about. But here's the truth: hitting seven figures doesn't guarantee you're ready to scale further. In fact, for many owners, this is where cracks start to show.



Systems that worked fine at \$500K now strain under higher volume. Cash crunches come faster and harder, even when sales are strong. And instead of enjoying more freedom, many owners find themselves more chained to the business than ever before.

Scaling magnifies whatever weaknesses already exist. If your operations, finances, or team structure aren't solid, growth won't fix those issues—it will make them worse. That's why the smartest owners pause to assess readiness before charging ahead.

This blueprint tackles the six areas that most often make or break businesses as they grow. Each section calls out where owners get tripped up, what “ready” looks like, and concrete steps to get there. Use it to shore up weak spots, so the next stage of growth adds stability, not stress.

Let's dive in. ■

## Readiness Factor 1

# THE BUSINESS CAN RUN WITHOUT YOU (AND YOU FINALLY GET YOUR TIME BACK)

Many home service businesses still run on the “ask the boss” model. Every estimate, supply order, and jobsite decision funnels back to the owner. The moment that owner tries to step away—even for a weekend—the gears seize up. Crews stall, jobs back up, and the business feels fragile instead of strong.

But for that to happen, profit can't be an afterthought. It has to be something you build on purpose. Not by taking on more jobs or cutting corners, but by getting clear on your numbers, charging what the work is worth, and making confident, informed decisions.

The steps aren't complicated, but they do take consistency. And the sooner you start, the more room you'll create; to pay yourself more, to invest in your team, to take a breath. Because the goal isn't just more growth. It's a business that actually works for you.

Scaling requires flipping that script. The goal isn't to work harder, it's to build a business that runs on clear processes and capable people, not one person's constant presence. When jobs get booked, crews get dispatched, and invoices get collected without you, the business stops running on hustle and starts running on systems.

## How To Get There.

Before a business can operate independently, its know-how has to live somewhere other than in the owner's brain. That means building structure, step by step:

✔ **START BY GETTING IT OUT OF YOUR HEAD.**

Write down how things get done—the way you'd explain it to a new hire shadowing you on the job. Don't overthink formatting; clarity beats polish. Over time, those rough notes evolve into your company's playbook.

✔ **MAKE OWNERSHIP CRYSTAL CLEAR.**

Processes without assigned responsibility lead to stalled decisions. Assign every recurring task—estimating, ordering, scheduling—to a specific person so nothing waits on you.

✔ **DEVELOP GO-TO DECISION-MAKERS.**

Empower crew leads or office managers to handle everyday calls. Fewer “quick questions” to the boss means more bandwidth for you—and more confidence for them.

✔ **USE TECH AS A SILENT PARTNER.**

A CRM or scheduling platform keeps jobs, reminders, and invoices moving without sticky notes or constant check-ins. Automation isn't about being fancy; it's about freeing up your focus.

✔ **TEST YOUR PROGRESS.**

Step out for a day, then a long weekend. Watch what breaks, fix it, and try again. Each round strengthens the business's ability to stand on its own.

When the team can keep the wheels turning without constant oversight, you gain the most valuable asset in business: time. Time to plan for growth, to explore new opportunities, or simply step away without everything grinding to a halt. ■

## Readiness Factor 2

# YOUR FINANCIAL VISIBILITY IS REAL-TIME, AND CASH IS WORKING FOR YOU

Too many home service businesses operate with the dashboard covered. Crews stay busy, invoices pile up, and trucks roll out—so it feels like the numbers should add up.

Then the accountant's report lands, and that "record sales month" turns into a payroll scramble.

The real shift comes when cash is visible in real time. Not just revenue in the bank, but what's already spoken for: payroll, taxes, owner's pay, profit. Money is separated by purpose, so decisions are made on live numbers, not gut feel.

## How To Get There.

Moving from reactive to proactive with your finances isn't complicated—it's about putting a few simple systems in place and sticking to them. These steps create the visibility and control needed to make confident decisions:

- ✓ **SEPARATE CASH BY PURPOSE.**  
Create dedicated accounts for profit, owner's pay, taxes, and operating expenses.
- ✓ **AUTOMATE THE FLOW.**  
Move money on a set schedule (weekly or biweekly) using allocation percentages.
- ✓ **USE LIVE NUMBERS, NOT OLD REPORTS.**  
Review balances weekly, the same way you'd check your tools before heading to a big job.
- ✓ **BUILD IN A TAX BUFFER.**  
A separate tax account ensures payroll and suppliers never compete with the IRS.
- ✓ **TRACK GROSS PROFIT, NOT JUST REVENUE.**  
Measure labor and materials against each job. Revenue without margin is a treadmill, not progress.

## From Flying Blind to Financial Clarity.

Here's what the shift looks like when cash flow goes from reactive to controlled. With cash organized and visible, financial stress stops dictating every decision. Payroll and taxes become non-events. And most importantly, you gain the confidence to grow, knowing your numbers will back you up. ■

### Flying Blind

One bank account where everything mixes together

Decisions based on “what’s in the account today”

Surprised by tax bills and payroll crunches

Quarterly reports tell you what already happened

### Financial Clarity

Multiple accounts with cash pre-allocated

Decisions based on live numbers and known allocations

Confident cash flow with buffers built in

Weekly snapshots guide what you can afford right now

## Readiness Factor 3

# YOUR SYSTEMS HANDLE HIGHER VOLUME WITHOUT BOTTLENECKS

Growth has a way of exposing weak seams. Manual scheduling, sticky notes, and bouncing between three different systems might work when jobs are light.

But when call volume doubles, those workarounds snap. Jobs get misbooked, invoices disappear, and crews lose hours waiting for answers.

Strong systems aren't about adding more tools, they're about creating one smooth operational flow that keeps everyone on the same page. When sales, scheduling, and invoicing run through a connected process, field and office staff see the same information in real time. More jobs stop meaning more chaos, and start meaning more revenue.



## How To Get There.

A strong operational flow connects every part of the job lifecycle—from the moment a lead comes in, to the final follow-up. When each stage runs through a shared process, the business becomes easier to manage at every level. These steps lay the groundwork for a system that can handle growth without breaking down:

### The Operational Flow

- ➔ **LEAD INTAKE**  
Capture customer info once in a single system.
- ➔ **SCHEDULING**  
Shared digital calendar with automated reminders.
- ➔ **JOB EXECUTION**  
Crews access work orders, notes, and checklists on mobile.
- ➔ **INVOICING & PAYMENT**  
Invoice and collect on the spot when possible.
- ➔ **FOLLOW-UP**  
Automate review requests and maintenance scheduling.

### Signs The System Is Ready

- ✓ Everyone—field and office—sees the same job status in real time.
- ✓ Clients get consistent updates: confirmation, reminder, follow-up.
- ✓ Invoices go out the same day, not a week later.
- ✓ Adding more jobs feels like stacking blocks, not juggling plates.

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When operations run this smoothly, growth stops feeling risky. You can take on more work with confidence, knowing the backbone of your business won't crack under pressure. ■

## Readiness Factor 4

# YOUR TEAM EXPANDS IN STEP WITH THE BUSINESS

Adding headcount doesn't automatically add capacity. Without structure, new hires drain time instead of creating it. They take months to ramp, need constant oversight, and leave the owner fixing mistakes after hours. Payroll grows, but production doesn't.

Growth should be fueled by intentional hiring. Each role is designed around outcomes that matter, new hires know how to deliver from day one, and pay reflects the value they create. Rather than scrambling to meet sudden demand, you hire to a plan—building a team that supports the business, not the other way around.

## How To Get There.

A well-built team framework turns hiring into leverage. When recruiting, onboarding, and management all follow defined processes, you get capacity you can count on, and freedom to lead instead of patching holes. These steps create that foundation:

- ✓ Document a 90-day ramp for each role.
- ✓ Hire against forecasts, not fires.
- ✓ Align pay with output.
- ✓ Develop crew leads and managers to carry the load.



## Team Readiness Check.

When hiring shifts from reactive to planned, each new team member increases capacity instead of draining it. Growth feels lighter, not heavier. ■

Question	If Yes...	If No...
Is there a documented 30-60-90 onboarding plan?	Faster ramp, quicker contribution.	Dragging ramp, constant hand-holding.
Are roles defined by outcomes, not just tasks?	Independence, clarity on success.	Busywork without real progress.
Is pay tied to performance?	Payroll grows with revenue.	Labor costs rise while margins shrink.
Do hires follow a capacity plan?	Staffing matches demand.	Panic hires fuel inefficiency.
Are growth paths clear?	Strong performers stick around.	Turnover stays high; owner stays bottleneck.

## Readiness Factor 5

# GROWTH INCREASES PROFIT, NOT JUST REVENUE

Revenue can be a mirage. Bigger jobs, more trucks, and larger topline numbers look impressive—but if margins shrink, the business is just running harder to stand still.

The focus shouldn't be on how much comes in, but how much you keep. Profitable companies know exactly what each job earns, keep overhead in check, and design their pricing so new revenue strengthens—not strains—the bottom line.

## How To Get There.

A profitable growth engine isn't automatic, it's built. By tracking profitability at every level, controlling overhead, and pricing with intention, you make sure growth actually strengthens the business:

- ✓ Measure gross profit on every job.
- ✓ Cap overhead as a percentage of revenue.
- ✓ Raise prices annually to match rising costs.
- ✓ Prioritize high-margin services.
- ✓ Move a percentage of revenue straight into a profit account



## The Margin Map.

Growth can mask trouble. This check highlights where strong margins hold, and where weak habits silently erode them: ■

As Revenue Grows...	But If You Don't...	Here's What Happens
Track gross profit per job	Costs creep up	Revenue rises, profit flatlines
Cap operating expenses	Overhead balloons	Growth funds admin bloat
Raise prices with costs	Inflation erodes margins	"Busy" equals "broke"
Focus on profitable work	Chase every job	Volume up, cash stuck
Protect profit first	Leave profit as leftovers	Growth = stress, not wealth

## Readiness Factor 6

# YOU'RE ACCOUNTABLE TO SOMEONE BEYOND YOURSELF

Relying only on instinct is risky at scale. It's easy to delay tough calls or keep repeating the same mistakes without noticing.

Accountability changes that. A mentor, peer group, or coach doesn't just track results—they challenge you to see what you're missing, to stay honest when it's tempting not to, and to keep moving when things get hard.

## How To Get There.

Start by making accountability a regular part of how you run the business—not something you do only when things go wrong.

- ✓ Review revenue, profit, and cash weekly with at least one other person.
- ✓ Schedule monthly or quarterly accountability sessions with peers or mentors.
- ✓ Add a coach when growth goals demand sharper discipline.
- ✓ Act on feedback quickly—accountability only works if changes stick.



## The Accountability Ladder.

Accountability isn't one-size-fits-all. The right kind evolves with your business—and can be the difference between spinning your wheels and actually moving forward. With accountability outside the owner's head, discipline deepens and direction sharpens. Growth stops drifting and starts compounding. ■

Level	Looks Like	Risk	Advantage
Solo	Decisions in isolation	Blind spots, stalled growth	Speed
Internal Check-Ins	Weekly leadership huddles	Can become routine updates	Visibility, alignment
Peer Group or Mentor	Regular external check-ins	Easy to skip	Shared benchmarks, motivation
Professional Coach/Advisor	Structured accountability	Investment cost	Maximum challenge, growth support

# READY TO START SCALING WITH STRENGTH?

Scaling a home service business isn't about chasing the next truck, the next hire, or the next revenue milestone. It's about strengthening the foundation so every step up feels steady.

That foundation comes down to six critical factors—the areas that determine whether growth adds stability or strain:



- ✓ Processes that run without constant owner intervention
- ✓ Financial visibility in real time, with cash flowing toward profit—not pressure
- ✓ Systems that keep jobs, crews, and customers moving without bottlenecks
- ✓ Hiring practices that add capacity instead of weight
- ✓ Profit growth that keeps pace with revenue, not lost in the shuffle
- ✓ Accountability that keeps the team aligned and the business moving forward

## **EACH FACTOR LOCKS STABILITY INTO THE BUSINESS YOU'VE WORKED HARD TO BUILD.**

Together, they turn growth from a gamble into a strategy—so more work doesn't mean more chaos, and expansion delivers the freedom and stability you set out to achieve. The businesses that scale strongest aren't the ones that sprint fastest. They're the ones that pause, strengthen their footing, and then climb with confidence. Your next stage of growth is within reach—and with the right foundation, it won't just be bigger. It will be better. ■

# GET THE TOOL THAT ENABLES CASH FLOW CLARITY

Running a profitable home service business isn't just about landing more jobs—it's about knowing where your money's going, staying on top of expenses, and keeping your cash flow steady. That's why more and more home service pros are turning to Relay, the banking platform built to keep your money organized and your team moving.

[Talk to a Relay Advisor](#)

Bank with no hidden fees or minimum balances

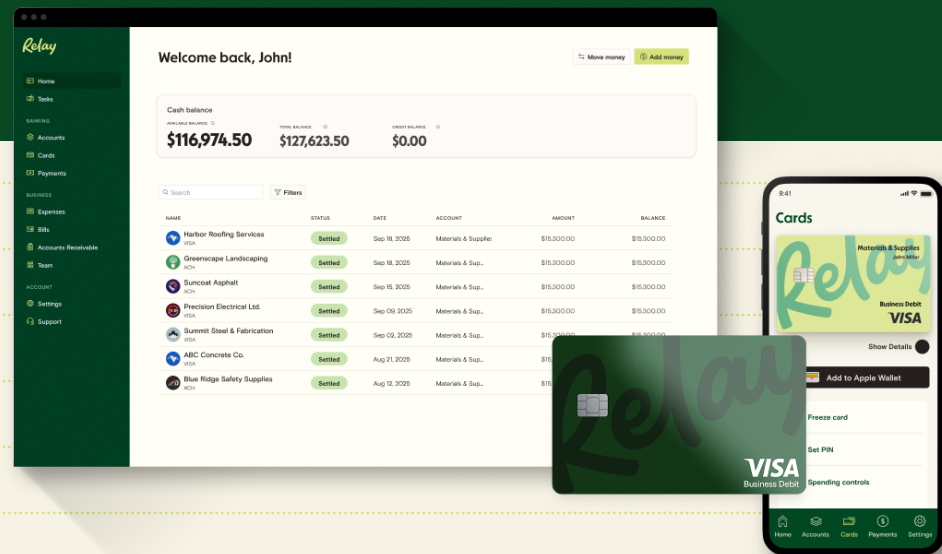
Open up to 20 individual checking accounts

Issue up to 50 virtual or physical debit cards

Capture and store receipts for safekeeping

Make payments and deposits via ACH, wire and check

Easily integrate with QuickBooks Online, Xero and Gusto



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# Relay

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