

The Quote and Cash Leak Checklist

12 places a trade business quietly loses money between the site visit and the bank, and how to check each one in about 20 minutes.

Do these with your job software and Xero open, ideally with whoever does your invoices. Tick each one off. You don't need to buy anything, and every check works in ServiceM8, Tradify, simPRO, Fergus, Buildxact or a spreadsheet.

Site visit to quote



01 Quotes that took more than three business days to send

Why it leaks: The customer is getting other quotes while yours waits for a free evening. Slow quotes lose jobs you never hear about.

Check it: Take your last 20 quotes. For each, note the site visit date and the date the quote went out. Count how many took longer than three business days.



02 Items missed on site and found later

Why it leaks: A second visit or an awkward phone call costs time, and a missed item you can't add later comes straight out of your margin.

Check it: Count how many of those 20 quotes were changed after they were sent, or needed a second visit. Write down what was missed. That list is your site checklist.



03 Prices in your templates older than 90 days

Why it leaks: Supplier prices move. An old price list quietly cuts your margin on every quote that uses it.

Check it: Open your price list or quote templates and sort by last updated. Mark anything older than 90 days, starting with the items you quote most.

Quote sent



04 Open quotes older than 14 days with no follow-up

Why it leaks: Some are dead. Plenty are just forgotten, on both sides. A short, polite follow-up from you is the simplest way to find out which is which.

Check it: In your job software, filter quotes that are still open and were sent more than 14 days ago. Add up their value. That's money sitting.

☐ **05 Follow-ups that rely on one person remembering**

Why it leaks: If follow-ups live in someone's head, they stop the week that person is busy, sick or on leave.

Check it: Ask: who follows up quotes, when, and how do they know which ones? If nobody can answer in one sentence, it isn't happening reliably. Check whether your job software's own follow-up settings are switched on.

☐ **06 Jobs won by phone but never marked accepted**

Why it leaks: A verbal yes that never becomes a job or a deposit invoice is easy to lose track of, and easy to start without paperwork.

Check it: Ask your team for any quote a customer said yes to that isn't marked accepted yet. Each one needs an acceptance, a job and, where it applies, a deposit invoice.

Job done

☐ **07 Finished jobs with no invoice sent**

Why it leaks: This is money you've already earned. Every day it waits is a day longer to get paid, and some never get invoiced at all.

Check it: Filter jobs marked complete with no invoice sent. Note how many days each has been waiting and add up the value.

☐ **08 Variations agreed on site but never written up or billed**

Why it leaks: "While you're here, can you just..." Agreed on site, done, and forgotten by invoice time. In Queensland building work, variations also need to be in writing.

Check it: Take your last five finished jobs. Compare the accepted quote with the final invoice. List any extras the team remembers doing that aren't on the invoice.

☐ **09 Materials used but not charged**

Why it leaks: Extra fittings from the van or a second trip to the supplier add up fast when they're not on the invoice.

Check it: For three recent jobs, compare the materials bought or pulled from stock with what was invoiced.

Getting paid

☐ **10 Invoices more than 30 days overdue**

Why it leaks: The older an invoice gets, the harder the conversation. Plenty of overdue invoices just need someone to notice.

Check it: Run the aged receivables report in Xero (or your accounting software). List invoices over 30 days by amount, biggest first.

☐ **11 Payments your two systems disagree on**

Why it leaks: If Xero says paid and your job software says unpaid (or the other way round), you risk reminding someone who paid, or missing someone who didn't.

Check it: Pick ten recent invoices and check their status in both your job software and Xero. Any mismatch is worth fixing at the source.

☐ **12 Bills not tagged to a job**

Why it leaks: If supplier and subbie bills aren't linked to jobs, nobody can tell you which jobs actually made money.

Check it: In Xero, look at last month's bills. Count how many carry a job code or tracking category. Anything under about nine in ten makes profit per job a guess.

Add it up

Write the totals from checks 4, 7 and 10 here. This is money sitting, not money you're guaranteed to get back.

Open quotes older than 14 days \$ _____

Finished jobs not invoiced \$ _____

Invoices more than 30 days overdue \$ _____

Total sitting \$ _____

Want it done properly, by job number?

This checklist shows you where to look. The Quotes & Cash Check does the looking for you: 90 days of quotes, jobs and invoices, every item listed with its job number and dollar figure, plus how many hours quoting takes and ten ranked fixes. A\$495, no GST charged, with a refund test. Officehand, 0420 535 327, officehand.com.au.