01 / BEFORE YOU SAY YES

A project worth taking.

A short field guide for agency owners, production studios and event teams. Use it with the interactive planner to turn your next project into a clearer decision.

Start with three questions.

Can the project pay its bills on time?

A profitable job can still run short of cash. Compare when clients pay with when contractors and suppliers need to be paid.

Will the fee cover the work?

Include delivery time, contractor bills, materials and the overhead you expect this project to cover. Unpriced revisions reduce what is left.

What must be agreed before kickoff?

Confirm the scope, deposit receipt, approval contact and payment dates. Assign each open item to a person and a date.

Open the guided project planner

Project / internal reference

The one decision I need to make

Keep sensitive client, banking and tax details out of this workbook. Fill the fields in a PDF reader and save a copy, or print and write. This workbook does not calculate; the online and offline planners do.

02 / THE CASH TIMING CHECK

Profit is not cash.

Fictional worked example: a six-week production project. The fee looks healthy, but the business must pay costs before the client pays the full invoice.

Client fee	**$60,000**
Entered project costs	**$40,000**
Cash set aside	**$10,000**
Peak funding need	**$25,000**
Extra cash still needed	**$15,000**

Assumptions: 25% deposit before kickoff; 25% invoiced halfway on 30-day terms; final 50% paid after a 14-day approval delay plus 30-day terms. Costs: 25% at kickoff, 50% halfway and 25% at delivery. Final payment: day 86.

What changes the decision?

A 40% deposit lowers the extra cash need to $6,000. Cutting invoice terms to 15 days lowers it to $5,000 and brings final payment to day 71. Each change is tested separately. Neither removes the gap completely.

My preferred change, and what I need the client to confirm

The $20,000 left after entered costs is project contribution, not net profit. Any unentered owner time, overhead, tax or financing costs still need to be covered.

03 / WHEN THE SCOPE GROWS

Give extra work a price.

Use a short written change note before starting. A friendly conversation is useful; a shared record prevents different expectations later.

A worked change request

20 extra hours x $75 loaded hourly cost + $500 direct costs = $2,000 added cost. To leave 30% of the added fee after these costs, quote $2,000 / (1 - 0.30) = $2,857.14 before applicable taxes. A 30% markup would only be $2,600 and is not a 30% margin.

What is added, and what is not included?

Added fee, payment milestone and payment date

Effect on the delivery date and revision limit

Who approves this change? Record approval before work begins.

A conversation you can adapt

“Happy to help with that addition. I will send a short change note with the price and revised delivery date. Once it is approved and the agreed payment is received, we can schedule the work.”

Use the scope-change calculator

04 / THE NEXT 20 MINUTES

Make the plan real.

Leave your review with one action, a named owner and a date. Return to the plan when a client payment or project cost changes.

Before paying a contractor

Confirm the agreed work and amount. Check the approval, invoice reference and due date. Resolve any duplicate or disputed item. Verify new or changed payment details through your established independent process. Do not store bank or tax details here.

The most important unresolved item

Person responsible / next review date

What evidence will show this is resolved?

When to ask for a closer review

One project with unclear costs, payment timing or changes: a defined project assessment can turn the records into a decision brief and 30-day action plan. Scopes start at $1,500. Repeated monthly issues may fit ongoing support instead.

Review the project assessment scope

Explore monthly support and current terms

No results are guaranteed. Use confirmed records and approved terms. This kit is educational planning support, not tax or legal advice. Your downloaded copy is yours to keep. No subscription starts when you download.