BUSINESS MAXIMISER COACHING

7-Week Team Financial Literacy Toolbox Series

Help your team understand how the business really works.

Turnover is vanity. Profit is sanity. Cash flow is king.

How to Use This Series

Each session is 10 minutes. Run it at your regular team meeting. The goal is not to turn your team into accountants it's to build commercial awareness so they start thinking like business builders, not just workers.

When your team understands the numbers, things shift:

- Productivity improves
- Waste reduces
- Decisions get better
- Accountability increases

Most employees have never been shown where the money goes. They assume profit is easy and plentiful. These sessions correct that assumption without blame, without lectures.

How to Facilitate

Keep every session:

- Short — 10 minutes maximum
- Visual — whiteboard, printed handout, or screen
- Interactive — ask questions, don't lecture

Questions to use across every session:

- What surprised you about this?
- Where do you think we lose the most money?
- What is one thing we could do better this week?
- If you owned this business, what would you do differently?

> **FACILITATOR NOTE**
> *Your role is to ask questions, not give answers.*
> *Let the team discover the reality of the numbers themselves. The insight they reach on their own will stick far longer than anything you tell them.*
> *Discomfort sharing real numbers is normal. Even simplified or approximate numbers are powerful.*

The 7-Week Roadmap

Week	Topic	Key Lesson
1	Where Does the $1,000 Go?	*Profit margins are far smaller than most people think.*
2	What It Costs to Open the Doors	*Fixed costs run whether the team is productive or not.*
3	The True Cost of Employment	*Labour costs far more per productive day than the base wage.*
4	The $100 Envelope Test	*Waste requires multiples of its value in new revenue to recover.*
5	The Cost of Rework	*Quality protects profit. Do it right the first time.*
6	The Bunnings Trap	*Unplanned runs are one of the most expensive daily habits.*
7	The Cost of One Hour	*Small inefficiencies compound into massive annual losses.*

WEEK 1 Where Does the $1,000 Go?

WHY **Profit margins are much smaller than your team thinks.**

Most employees assume if the business charges $1,000, the owner pockets most of it. They have no idea how many expenses that money must cover before any profit is left. This disconnect leads to wasteful behaviour, because nothing feels expensive when you assume the business is flush with cash. This session makes the invisible visible.

WHAT **Revenue is not profit. Revenue is just the starting line.**

Every dollar that comes in is instantly allocated. Advertising, wages, vehicles, insurance, loans, licences, the list is long before the owner sees a cent. The profit margin, what's left for the owner is almost always a fraction of what employees imagine.

HOW **Run the session — two options, same outcome.**

Preparation

- Simplify your Profit & Loss statement
- Group expenses: Administration, Advertising & Marketing, Equipment, Finance, Insurance, Rent, Repairs & Maintenance, Uniforms, Vehicles, Wages, Tax, and Profit
- Convert each category to a percentage of total revenue, this becomes your dollar value in the $100 breakdown

Option 1 — The $100 Breakdown

Because percentages equal cents in the dollar, display them directly as dollars per $100 of revenue.

- Create the table below on a large sheet or whiteboard, leave values blank or covered
- Reveal each line one at a time. Let the team react.
- Leave the profit line blank at the end
- Ask: 'What do you think is left?' Then reveal it.

Example — Tour Company:

Category	From Every $100
Advertising & Marketing	$15
Commissions	$16
Direct Tour Expenses	$20
Vehicle Repairs & Maintenance	$4
Fuel	$5
Insurance & Registration	$3
Loan Repayments	$9
Administration (Rent, Power, Phone, Licences, Accounts)	$4
Wages	$22
Profit	$2
TOTAL	$100

Option 2 — Cash on the Table

This version lands harder with some teams.

- Multiply each figure from the table by 10
- Put $1,000 in physical cash on the table a mix of $10, $20, $50, and $100 notes
- 'This is what we collect from a single job.'
- Physically remove money from the pile for each cost category as you explain it
- Leave approximately $100 on the table at the end
- 'That's what remains to reward the owner for taking the financial risk of running this business — and from that, they still need to pay themselves, reinvest, and cover the unexpected.'

NOW **Connect it to their daily actions.**

- 'Knowing this, is there anything you do day-to-day that might cost the business more than you realised?'
- 'What could we do collectively to protect more of that remaining amount?'

KEY LESSON Profit margins are much smaller than most people assume. Every dollar saved goes directly to the bottom line.

WEEK 2 What Does It Cost Just to Open the Doors?

WHY **The business is spending money before anyone does a single thing.**

Your team may not realise the business is spending money even before a customer calls. Rent, insurance, loan repayments, power, phones, these costs run whether a job is booked or not. Once your team understands the daily cost of staying open, downtime stops feeling free and starts feeling costly.

WHAT **Fixed costs don't care whether you're busy or not.**

Fixed costs are the expenses that don't change based on how much work the business does. They exist simply because the business exists. Every day the doors are open, the clock is ticking.

HOW **Make the daily cost visible.**

The Calculation

Using your fixed cost categories from Week 1, work through this formula:

Step	Calculation	Example
Annual fixed costs	Sum all fixed expense categories	$ 960,000
Monthly cost	Annual ÷ 12	$ 80,000
Weekly cost	Annual ÷ 50 working weeks	$ 19,200
Daily cost	Annual ÷ 250 days (50 weeks × 5 days)	$ 3,840

Write the daily cost figure large on a whiteboard. Let it sit in silence for a moment.
Then ask: 'Before we earn a single dollar today, what do we already owe?'

FACILITATOR NOTE

Adapt this to your own numbers — even a rough figure is powerful.
You can also express it hourly: divide the daily figure by your operating hours. 'Every hour we're open and not productive costs us $X.'
Use 50 working weeks to account for public holidays and shutdowns. Adjust if your business operates differently.

NOW **Make it personal.**

- 'If we have a slow morning and lose two hours of productive time, what has that cost the business?'
- 'What fixed costs do you think we could reduce if we looked carefully?'

KEY LESSON The business is spending money the moment it opens. Productive time is not a bonus it's what keeps the doors open.

WEEK 3 What Does a Team Member Actually Cost Per Day?

WHY **The wage is only part of the story.**

Most employees know their hourly or weekly wage. Very few understand the total cost of their employment. Superannuation, leave entitlements, and public holidays all mean the business pays significantly more per productive day than the base wage suggests. This is not about making people feel like a burden, it's about building honest appreciation of what the business invests in its people.

WHAT **The true cost = the full annual cost ÷ the days actually worked.**

An employee on a $65,000 salary doesn't cost the business $65,000. By the time super and on-costs are added and divided by the days they're actually productive, the real daily number is materially higher than anyone expects.

HOW **Walk through the numbers together.**

Step 1 — Total Annual Employment Cost

Component	Calculation	Example
Base wage (38-hour week)	Hourly rate × 38 hrs × 52 weeks	$65,000
Superannuation (12%)	Base wage × 0.12	$7,800
Total annual employment cost	Base + Super	$72,800

Step 2 — True Productive Days

Start with 365 days and subtract:

Remove	Days	Running Total
Weekends (52 × 2)	104 days	261 days
Annual leave (NES standard)	20 days	241 days
Public holidays (QLD average)	10 days	231 days
Sick leave (average taken)	8 days	223 days
PRODUCTIVE WORKING DAYS	≈ 221 days	

FACILITATOR NOTE

Annual leave: 4 weeks = 20 days under the National Employment Standards.
Public holidays: Queensland averages approximately 10–11 per year. Check the Fair Work website for the current year.
Sick leave: The NES provides 10 days. 8 days taken is a reasonable planning average — adjust based on your own team's records.
Using your own actual leave data makes the numbers land harder.

Step 3 — True Daily Cost

Calculation	Result
$72,800 ÷ 221 productive days	$329.41 per day

Write that number on the board. Then ask: 'When this person isn't productive what has that day cost us?'

NOW **Connect it to something tangible.**

- 'Does this change how you think about preparation time, waiting, or unproductive time during the day?'
- 'What would it mean for the business if every person added even 30 minutes more of productive output each day?'

KEY LESSON Labour is the biggest investment this business makes. Every person represents a significant daily commitment even before they arrive on site.

WEEK 4 The $100 Envelope Test

WHY **A $100 mistake costs the business far more than $100.**

Mistakes and waste feel small in the moment. 'It's only $100, no big deal.' But when profit margins are thin, recovering from a $100 mistake requires a lot more than $100 in new revenue. This session reframes how the team thinks about the real cost of errors.

WHAT **At a 10% profit margin, every $100 lost needs $1,000 of new work to replace it.**

This is the multiplier effect of thin margins. The slimmer your profit, the more revenue the business must generate to replace every dollar that's wasted, damaged, or lost. It's not just the cost of the mistake, it's the cost of the revenue needed to claw it back.

HOW **Make it visual. Make it uncomfortable.**

Hold up a $100 note.

'If this business runs at a 10% profit margin, we need to earn $1,000 in revenue just to end up with this $100 as profit.'

Now ask the team:

'If we waste $100 , a damaged item, a mistake we have to fix, materials we throw away, how much new work do we need just to replace it?'

Let them calculate it. Then reveal:

Profit Margin	Revenue Needed to Replace $100 of Waste
20%	$500 in new revenue
10%	$1,000 in new revenue
5%	$2,000 in new revenue

The silence that follows this table is the lesson.

NOW **Turn awareness into action.**

- 'What are the most common small wastes that happen in our business each week?'
- 'If you had to guess — how much revenue would we need just to cover our weekly waste?'
- 'What is one waste we could eliminate starting this week?'

KEY LESSON Small mistakes require a lot of work to recover from. Waste costs the business multiples of its face value.

WEEK 5 The Cost of Rework

WHY **A job done twice doesn't cost twice as much — it costs three times as much.**

Rework is one of the most expensive and invisible costs in any service business. Most teams have no idea how deep the cost runs when something has to be redone. And beyond money, rework creates stress, delays, and damaged client relationships all of which compound.

WHAT **Rework has three layers of cost — and most people only see the first one.**

1. **The cost of doing the original job** — labour, materials, and overheads already spent
2. **The cost of fixing the mistake** — more labour, more materials, possible travel and client management time
3. **The opportunity cost** — time spent on rework is time not spent on another paying job

Beyond money, rework also strains client trust, increases team stress, and often leads to further mistakes when people rush to catch up.

HOW **Walk through a real scenario.**

Component of Rework Cost	Example (half-day rework)
Labour to fix the mistake	4 hrs × 2 people × charge-out rate
Additional materials used	Varies by job type
Lost invoice from a displaced job	Half-day job not completed = unbilled revenue
Client goodwill cost	Discount, re-do at no charge, or lost future work
Total cost	Often 3–5× the original job value

'Think of the last time something had to be redone here. What do you think the true cost was when you add all of that up?'

FACILITATOR NOTE

This session is not about blame — it's about systems and prevention.
After the numbers land, redirect: 'What processes or habits would prevent this from happening?'
Quality checklists, job briefings, and clear communication protocols are all worth exploring here.

NOW **Design the prevention.**

- 'What are the most common causes of rework in our business?'
- 'Is the root cause usually a communication issue, a preparation issue, or a skills issue?'
- 'What is one thing we could put in place this week to reduce rework?'

KEY LESSON Quality protects profit. The cheapest job is the one you only have to do once.

WEEK 6 The Bunnings Trap

WHY **A 'quick run' is never quick — and at scale, it's financially devastating.**

An unplanned supplier run feels like a minor inconvenience. In reality, it's one of the most expensive habits in a trade or service business. When you multiply the true cost of a single run by how often it happens across a full year, the number becomes confronting. Poor preparation isn't just frustrating, it's a profit killer.

WHAT **Lost time is never recovered. Every unplanned run costs far more than the fuel to get there.**

The cost of an unplanned run isn't just travel time. It's the billable time of everyone waiting, the time of the person doing the run, and the downstream delays that may cascade into further costs.

HOW **Start with a question. Let them work it out.**

Ask the team: 'How long does a quick supplier run actually take, door to door?'
Let them answer. Then break it down together:

Activity	Estimated Time
Realising something is missing, deciding to go	5–10 min
Driving to the supplier	10–15 min
Finding what you need and queuing	10–20 min
Driving back	10–15 min
Realistic total	40–60 minutes

The Annual Cost — Run the Numbers

Variable	Example
Team members affected per run	2 people
Average duration	1 hour
Charge-out rate per person per hour	$150
Cost per unplanned run	2 × $150 = $300
Frequency (3× per week)	3 × $300 = $900/week
Working weeks per year	48 weeks
Annual cost of this one habit	$900 × 48 = $43,200

Write $43,200 on the board. Let it sit.
Then ask: 'Is this a preparation problem or a planning problem? And whose job is it to fix it?'

FACILITATOR NOTE

Adapt the charge-out rate and team size to your own business.
If you don't charge by the hour, use the equivalent productive value — what a lost hour costs in unbilled output.
Use 'we' language: 'What can we do as a team to prepare better?' This is not about blame.

NOW **Build the habit of preparation.**

- 'What are the most common things we run out of or forget?'
- 'What would a good job preparation checklist look like?'
- 'Who should be responsible for making sure we leave fully equipped?'

KEY LESSON Preparation protects productivity. An unplanned run isn't a minor inconvenience — at scale, it's one of the most expensive habits a business can have.

WEEK 7 The Cost of One Hour Per Day

WHY **Small daily losses don't feel catastrophic — until you see the annual total.**

An extra-long break. A slow start. A job that runs over because of poor planning. None of these feel like a disaster in the moment. But small losses compounded across a full team and a full year tell a very different story.

This final session connects everything back to one powerful truth: consistent small improvements create extraordinary results over time.

WHAT **One lost hour per person per day can cost more than a team member's annual salary.**

Inefficiency doesn't announce itself. It hides in slow starts, extended breaks, poor transitions between jobs, and time spent waiting. Each individual loss seems trivial. The annual total is anything but.

HOW **Run the compound cost calculation together.**

Variable	Example
Charge-out rate per hour	$150
Number of productive team members	4
Hours lost per person per day	1 hour
Daily cost of the inefficiency	4 × $150 = $600
Productive working days per year	221 days
Annual cost of this inefficiency	$600 × 221 = $132,600

Then ask: 'What if we recovered just 30 minutes per person per day?'

Time Recovered	Annual Value (4 people, $150/hr)
30 minutes per person per day	$66,300
45 minutes per person per day	$99,450
60 minutes per person per day	$132,600

NOW **Close the series with a commitment.**

- 'Where does our team lose the most time each day — and is it avoidable?'
- 'If each of us committed to one improvement that saved 30 minutes a day, what would that be?'

- 'Over these seven weeks, what's been the biggest insight for you about how this business makes — and loses — money?'

Close by acknowledging the team's participation:

You now understand something most employees never learn — how a business really works. That knowledge makes you more valuable, and it makes this business stronger.

KEY LESSON Small inefficiencies compound quickly. Small improvements compound equally fast. The team that understands both is unstoppable.

Series Complete — What Happens Now

Completing this series is the beginning, not the end. Use the awareness your team has built to fuel ongoing conversations about quality, preparation, accountability, and commercial thinking.

Immediate Actions — Start This Week

1. Review your Profit & Loss and simplify it for team use
2. Calculate your business's daily cost to open the doors
3. Work out the true daily cost of employment for your team
4. Identify the top three sources of waste in the business
5. Create a job preparation checklist to eliminate unplanned runs
6. Track one productivity metric each week

Over the Next 30–90 Days

7. Review your pricing to ensure it still reflects your true costs
8. Implement a quality checklist to reduce rework
9. Set up a scheduling system to reduce travel and dead time
10. Run the cost-of-one-hour calculation with your actual team numbers
11. Establish a monthly review of complaints and team feedback
12. Consider a bonus or recognition system tied to measurable improvement

Getting the work is important. Doing the work is important. But keeping the cash is what makes you wealthy.

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