

Is your business leaking money?

Ten places small businesses quietly lose money, and what to do about each one this week.

A bad month has a cause you can point at. A slow leak just feels like working hard and not getting ahead.

Three of these we covered on Instagram. The other seven are the ones nobody talks about. You won't have all ten — most people have three or four. Finding which ones are yours is the whole job.

PART ONE — THE THREE WE STARTED WITH

01 Marketing you can't measure

The leak. You're spending on something — ads, a directory listing, a sponsorship, a van wrap — and you couldn't say which of them produced your last ten customers.

Why it happens. Nobody sets out to waste it. The spend starts small, it renews without thinking, and there's never a moment where you're forced to justify it.

WHAT TO DO THIS WEEK

- Ask every single person who contacts you: *how did you find me?* Write the answer down. A notepad in the van is enough. After twenty jobs the pattern is obvious, and it's usually not what you expected.
- Before spending another dollar getting attention, check what happens to the attention you already get. How fast do you call back? A lead that waits a day has usually called someone else. Speed of response is free, and it moves more work than any ad.
- If you want it precise rather than roughly right, put a different phone number on each channel. But the question works, and the question is free.

You're not trying to build a marketing department. You're trying to stop paying for the thing that has never once produced a customer.

02 Scheduling that costs you hours

The leak. Driving further than you need to, empty slots you never fill, and small gaps between jobs that add up to most of a day by Friday.

Why it happens. Jobs get booked when the customer asks, in the order they ask, because saying "I can do Tuesday, I'm in your area" feels like being awkward.

WHAT TO DO THIS WEEK

- Book by area, not by order. Keep one day, or one half day, for one part of town. You don't need software. You need to stop booking Tuesday morning forty minutes from Tuesday afternoon.
- Send a confirmation the evening before. A one-line text is the cheapest no-show prevention there is, and most no-shows are people who forgot rather than people who changed their mind.
- Take a deposit on anything big. People turn up for what they've already paid for.
- Keep a short list of small jobs that can fill a gap at no notice. When something cancels, you have somewhere to put the time.

More customers is the expensive answer. Using the hours you've already sold is the free one.

03 Undercharging without realizing

The leak. Being busy all month and having nothing much to show for it.

Why it happens. Most prices get set by looking sideways at what everyone else charges, then shading it slightly to win the work. The cost of running the business never enters the arithmetic.

WHAT TO DO THIS WEEK

- Work out what an hour actually costs you before you've earned anything. Add up a year of overhead — insurance, the vehicle, fuel, tools, phone, software, advertising, the accountant — and divide by the hours you genuinely billed. That number is your floor. Most people have never calculated it, and are surprised by it.
- Price the job, not the time on site. Travel, quoting, fetching materials, cleaning up and invoicing are all hours. They're already coming out of your week whether or not they're on the quote.
- Put a contingency in the quote as a named percentage, rather than absorbing surprises out of the margin and calling it bad luck.
- Raise your price for new inquiries first. You don't have to have a conversation with every existing customer to start charging properly.

Revenue is not profit. The only way to know the difference is to track one job all the way through — every hour, every mile, every receipt — and compare it to what you charged.

PART TWO — THE SEVEN NOBODY MENTIONS

04 Leads you never saw

Calls that went to voicemail while you were under a sink. A form on your site that sends to an address you stopped checking. A message request on Instagram sitting in a folder you didn't know

existed.

WHAT TO DO THIS WEEK

- Record a voicemail greeting that says when you'll call back, and then do.
- Set two fixed times a day to return calls, rather than trying to answer while working.
- Send yourself a message through your own contact form and see whether it arrives — and look in the spam folder of whatever address it lands in.

05 A website that's quietly out of date

The leak is rarely that it looks old. It's that the phone number is the old one, the hours are wrong, it lists a service you stopped offering three years ago, or it doesn't work properly on a phone — which is where almost everyone will see it.

WHAT TO DO THIS WEEK

- Open your own site on your own phone.
- Try to call yourself from it.
- Send yourself a message through the contact form.
- Read the services list as though you'd never met you.

That's a ten minute job and it costs nothing. Most sites don't need replacing. They need the phone number to be right and the form to actually send.

06 Invoices nobody chased

Work finished, invoice sent, and then nothing — because chasing feels rude and you're busy doing the next job.

WHAT TO DO THIS WEEK

- Invoice the day the work finishes, rather than at month end.
- Put payment terms in writing before you start, so chasing is following an agreement rather than asking a favor.
- Have an actual schedule: a reminder at seven days, another at fourteen, a phone call at thirty.

The longer an invoice sits, the less likely it is ever paid.

07 Subscriptions you forgot you had

Software you tried once. A listing that renews annually. A tool you replaced but never canceled. A plan three sizes too big for what you use.

WHAT TO DO THIS WEEK

- Open your bank statement and your card statement, and write down every recurring charge. Most people find two or three they'd forgotten entirely.
- Cancel anything you haven't opened in sixty days.
- Check whether anything you pay monthly is cheaper annually.

08 Quotes you never followed up

A quote is a person who has already told you they want the work done. Most of them get sent once and never mentioned again.

WHAT TO DO THIS WEEK

- Keep a list of quotes that haven't been answered.
- Send one short follow-up after three days, and one more after two weeks. Not a sales pitch — a sentence asking whether they want to go ahead.

This is the cheapest work you'll ever win, because you've already done the quoting.

09 Work you did and never billed for

"While you're here, could you just..." — and you did, because it was five minutes, and it wasn't five minutes.

WHAT TO DO THIS WEEK

- Say yes, and say what it costs, before you do it. Most people are fine with it; they asked because they didn't know.
- Write extras on the job sheet as they happen, not from memory at nine o'clock that night, which is where they get forgotten.

10 Admin hours nobody charges for

Quoting, invoicing, chasing payment, ordering materials, driving to the supplier, answering the phone. Real hours that appear on no quote.

WHAT TO DO THIS WEEK

- Count them for two weeks. Just a rough tally.
- Then you have a real choice: price them into the work, or cut them down. You can't do either while you don't know the number.

WHERE TO START

None of these is dramatic. That's exactly why they persist — no single one is worth stopping the day for.

Pick two. The two you read and thought *that's me*. Fix those before you worry about the other eight, because a leak you've actually closed is worth more than nine you've identified.

Find the leaks. Fix the leaks. Keep more of what you earn.

Written by JT Creeden at RedHorseWebDev, who builds websites for small businesses in the Hudson Valley. The whole guide is free to read at redhorsewebdev.com/learn — this PDF is just easier to keep.