# You should not be losing sleep over payroll.

*We build the financial system that makes cash flow predictable.*

## SOUND FAMILIAR

You are winning work. You are staying busy. The crews are out there. But every few weeks **the bank account does not make sense.** You are doing payroll math at midnight. You are waiting on a check that was supposed to come Friday. You know something is off but you cannot put your finger on it.

Nine times out of ten it is the same root cause. No visibility into what the projects are actually costing. Overhead guessed at instead of calculated. Collections that depend on hope instead of a schedule. The line of credit becomes the cash flow plan. **The business is not the problem. The system is missing.**

## WHAT CHANGES

**You get a real number on every job.** You know your cash position weeks out, not days. You stop guessing at overhead and start bidding with the actual number. Your books close every month. Collections follow a schedule. You review one page once a month and know exactly where you stand.

**The math stops happening at midnight.** You are not handling it alone anymore.

## PROOF

| $10.7M+ | 48 | 60 DAYS |
|---|---|---|
| Client AR Recovered Since 2023 | Active Trade Specializations | Average Onboarding Time |

## CLIENT RESULTS (ANONYMIZED)

| | |
|---|---|
| **$5.2M SWPPP Sub** | $24K to $1.1M net profit. 30% net margin on $1.6M less revenue. |
| **$6.7M Grading Sub** | Line of credit paid off in 60 days. $309K in the bank at Day 30. Overhead 30% to 17%. |
| **$3.4M Civil Sub** | 4 merchant cash advances eliminated. Overhead 32% to 15%. Gross profit 5% to 33%. $245K AR recovered. |
| **$2.3M Electrical Sub** | $365K AR recovered. All debt cleared in 120 days. First bonuses paid in 11 years. |
| **$7.1M Civil Sub** | $750K loan approved after clearing two lines of credit and an SBA loan in 90 days. |

## WHAT IT LOOKS LIKE AT 60 DAYS

The books are clean. Every job has a real cost against it. You know which projects made money and which ones did not. You can pull it up any time and see a live number. No waiting on accounting. No guessing.

That is what we build. After that, we keep it current every month.

## THREE WAYS TO WORK WITH US

### CORE

**We build your plan every month. Your team does the work.**

You get the CFO work: job costing built to match the way you estimate, a 13 week cash forecast, WIP every month, and a monthly meeting that ends with decisions.

*Your bookkeeper still does the books.*

### STRATEGIC

**We build the plan, track it and adjust it every month.**

We only work with trade subcontractors. We know what to look for, and we fix problems while they're still small. Everything in Core, plus the bookkeeping and bank reconciliations done for you, and the job costing and WIP software set up, loaded with your cost codes, and managed every month. Use your own online software, or move to ours and we pay for it.

*Our team does the bookkeeping and the reconciliations. We don't do payroll.*

### PLATINUM

**We manage the money side for you, every week.**

Everything in Strategic, plus our team does the controller work. We handle your bills and receivables the way an in-house controller would: we call vendors, pay the bills and keep the accounting current. We plan the cash flow first, and you approve every payment because it is your money.

*Our team does the payables and receivables. We don't do payroll, pay applications or collections.*

The monthly fee is set by your last 12 months of revenue and starts at $1,900. A one-time onboarding fee is billed once, with your first invoice. Current pricing, as of November 2, 2026: **constructioncfo.net/construction-cfo-pricing**

## KNOW SOMEONE LIKE THIS?

You know someone who is stressed about cash, confused about margins, or just knows something is off. Point them here. One conversation. We will tell them exactly what is going on and whether we can fix it.

**Book a Call**

**Josh Luebker**
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Author of CONTROL: C.F.O.S. Construction Financial Operating System (runoncfos.com/control)
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