

# Dirty Millions

## The Clean Way!!

(Learn My Secrets)

By Kirk Tillery

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# Table of Contents

1 ▪	Preface	#
2 ▪	Introduction	#
3 ▪	Getting Started	#
4 ▪	Learning as Much as You Can to Increase Your Income	#
5 ▪	Legalities	#
6 ▪	Business Bank Accounts	#
7 ▪	Investors	#
8 ▪	Cleaning Equipment	#
9 ▪	Tips On Cleaning	#
10 ▪	Recruiting Clients	#
11 ▪	Standard Daily Procedures	#
12 ▪	Travel	#
13 ▪	Customer Service	#
14 ▪	Bidding and Cleaning Records	#
15 ▪	Pricing and Making Bid Estimates for Contracts	#
16 ▪	Placing Bids on Public or Government Cleaning Projects	#
17 ▪	Construction Contracts	#
18 ▪	Government Contracts	#
19 ▪	Watching the Industry	#
20 ▪	Cleaning and Employment Opportunities	#
21 ▪	Training for Your Employees	#
22 ▪	How to Treat Employees	#
23 ▪	Employment Behavior and Etiquette	#
24 ▪	Subcontracting Jobs Out	#
25 ▪	The Benefits of Subcontracting	#
26 ▪	Resources	#
27 ▪	Conclusion	#

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## Preface

*If you ever thought about making lot's of money working from home or an office, this book is a must read from cover to cover. No matter what you do for a living, this book will change your life, as the author explain how he went from an under educated janitor, to owning his own successful business. It will open your eyes when it comes to making more money, maybe even millions, no matter your background. As you share and tell your friends and colleagues to buy there copy of this book, you will begin to see and understand how the rich became richer from the contacts within there own circles. Telling them that there is plenty of money to go around in these tested systems, they will grow with you, for you, and help you, in this tough economy. Greed is not good for any of us, remember to survive you only need four things, food, air, water and most of all love. These things are all somewhat free; everything else is what you want out of life.*

*America has a lot of work to do. She needs all Americans to get involved day in and day out as we educate ourselves and help our officials, move this country forward every four years. In time we will change the world.*

*Some of our infrastructure, schools, government and private buildings need all types of highly paid repairs, to professional cleaning services, just to name a few items or types of work needed for many years to come.*

*With that said, it's time for you to make dirty millions the clean way. Throughout this book I'll give you valuable tricks of the trade, information it took me a lifetime to learn, and that you'll need to know if you want to be successful working for someone or starting your own easy to start business. I'm sharing my story of success with you to help you fulfill your dream of being a business owner. I know you'll be surprised at how much money there is to make in the self-owned building, contracting, repairs and cleaning business. So use this book as your guide to start your own small, medium, or large business. I only wish I'd known this Information I'm going to share with you when I was at the beginning stages of my business. I'd have climbed the ladder much faster. Today is just the beginning of a new life for you. Now, get ready to make yourself some dirty millions the clean way!*

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## Introduction

When reading this book in detail, you will find that it is designed and set up for everyone who's not afraid of a little challenge. It will really help the under educated business orientated individuals, with at least a third grade education level up to a college degree, grow with ease. This book will also show you that you have a creative brain that is designed and works just like the brain of every millionaire who has ever lived. Ask any doctor or scientist whether this is true, and they will answer you back with the question, "Who taught the very first teacher, businessman, doctor, contractor, professor, and so on?" Some regular person like you had to figure it out. That being said, most of the contractors and building cleaners I am trying to reach have a high school diploma, yet they did not have any good business education. I was just like this when I first started out in the cleaning business. Going from a building cleaner to building cleaning contractor with very little education, it was extremely hard.

As you read, you will notice early on that I will repeat some of the information, sometimes several times. I do this because I must help my under educated and educated contractor friends understand the information easily, and I want to show all of you that I have not forgotten where I came from. In spite of a poor public education building cleaners or contractors, if they apply themselves, they can become very rich, maybe even millionaires. This type of over-and-over format will help you get my points a little faster. (My second book will probably be a little different.) Study this first book over and over again; this will help you learn and be creative in the long run. Use and enjoy the CDs because they will help you understand this enclosed workbook as you start to educate yourself and change your life.

I just hope that you are about to be one of the people who decide to make a change in their lives by getting a good paycheck for most of your upcoming or future contract or cleaning projects. There are about six billion people on this earth. About half of these people will do some type of cleaning or contract work for them self and/or for the other half. Some will be paid to clean or make repairs for others, some will do it for themselves or for free. Reading this how-to book can start you on your way by showing you how to get paid for all types of contracting and cleaning work as you go in business for yourself. The information and thousands of contacts that you're about to discover in this book will help any person—male or female, of any race or background—who is doing any type of service or contract work in or around buildings. It will also help all types of building service people and contractors make lots of new contacts and money just by learning the systems and information in this book.

I have decided to direct most of this book's energy toward helping contractors and beginners start an easy-to-do building cleaning service business on their own, this will help all types of contractors in the beginning. As you may know, most inexperienced contractors start out learning from the bottom as cleaning contractors and then work their way up trying and learning all other trades to become large general contractors (sometimes making billions of dollars). I'll help you understand how the building cleaning and contractors business and service industry works. If there are a few grammatical mistakes in this book, I'd like to ask your forgiveness now. I am just an under educated building cleaner/contractor who is trying to make a change for other or under educated, underpaid building cleaner and contractors who are doing one of the dirtiest jobs in America: keeping America clean, working well, built, and beautiful for all of us.

I have used the building cleaning service business as a way to teach you because, as a cleaning contractor, I do know a little something about it. My plan is to show you the easiest way to approach this contract business so that you can become a self-employed businessperson, not a nine-to-five employee. After reading this book I am sure your feelings will change about building cleaning and contracting service work and possibly start your own business.

This how-to book will show you more than how to start your own easy-to-do cleaning business, it will show you how to make thousands of contacts with the right people that you need to know to work in the building service or contracting businesses. Keep this in mind and note your thoughts and ideas about your trade or contracting business in the margins as you read. I may talk a lot about the cleaning service business in this book, in a way that may not be clearly relevant to your trade or contracting business. So again, your goal is to think like all future and past millionaires have done over time, what I or other successful people say to you about our business, use it for your own business or trade and then take action. So now, you can find new and creative ways to think about just only your type of business or trade as you continue to read. The main common threads between most businesses finding new jobs and projects or customer support systems, and making good business contacts. Contract businesses can and will use the information in this book (or this same types of information) to find new contacts and contracts. In the Resource chapter at the end of this book I will give you sources of information that will help you, whether you are in cleaning, contracting or helping to repair the infrastructure of America by working on highways, bridge repairs, weatherizing old buildings, heating and air-conditioning, window installation, land developing, painting, general construction, demolition, concrete, millwork, roofing, landscaping, plumbing, electrical work, bricklaying, carpentry, tile installation, asbestos removal, elevator repairs, engineering, iron work, sheet metal work, sprinkler fitting, bathroom remodeling, or any other trade. You will find that you can use these same resources, and some research of your own, to help grow or redirect almost any type of business.

As you study this book, you'll develop ideas about how to attract new contacts or costumers and set up your networking systems. You will come to see how you can make your contacts and millions of dollars in your type of contracting and or building service business, no matter what type of building service trade you have to offer. If you're serious about building a successful business while building your bank account, this book is for you. Remember, when I talk about the different ideas, your job is to use this "how to" information to make good contacts and money thinking about you and your new ideas. By using examples from the cleaning industry, I will help you understand how thinking differently about your contract business can make you successful. You can slowly replace my cleaning examples with your own new business examples. You'll soon see how you can make all types of building service contacts and information work for you, and you'll soon be on your way to making dirty millions the clean way.

Please understand that this book is not designed to teach a building cleaning or a contractor how to be a better cleaner or build a building better; that part you already know. This book is intended to show you how to make more money in your own business as a self owned contractor, not just how to punch a clock for someone else's cleaning or building business. At the same time, however, you'll learn a few cleaning tips from this book. I'll do my best in this first book to show you how to start and maintain your own business while also reviewing some of the small day-to-day on-the-job tips that you probably already know or will quickly learn.

I'm proud to say that I come from a long line of building cleaners. Over forty years ago, my dad took my seven siblings and me to work with him each night to clean all different types of buildings. On weekends, we would clean a total of eight buildings, and during the week we would clean another four. My mother and grandmother also cleaned buildings for a living. As a youngster, I can recall my mother working at the Value City department store chain, then known as the Dry Goods stores. She cleaned their rest rooms and office spaces to help my dad pay the monthly bills. When I was around sixteen years old, I also got a part-time job with the Dry Goods stores as a cleaner and part-time warehouse stock clerk. Nevertheless, I had high hopes for myself. I wanted to go to Princeton, Harvard, or Yale to become whatever I desired. When I received my Scholastic Aptitude Test (SAT) scores, I was hit with the cold hard fact that college wasn't open to me or to most of my classmates. My poor high-school education and low SAT scores ended all dreams of procuring any type of upper income based on a college education.

As an adolescent, I had no way of knowing how many other children from the same type of environment were under educated. We had no way to compare education or check our SAT scores against those of other kids. Nor did we know any of the kids who were getting a good education, good SAT scores, and getting ready for their well-educated adult lives. I could have reacted to my disappointment in many ways after twelve years of school, but one day I woke up and said to myself if I wanted to be successful I was going to have to take the long hard road to get there. I realized later in my life that college might not have taken me where I wanted to go anyway, since I hadn't known exactly where I wanted to go as a young man. Since then I've known that my success depends on staying on track, staying focused, and trying to become one of the best. In my case, this meant becoming one of the best building cleaners in this country. Over the years, I've worked various cleaning jobs in different places with many cleaning companies. I've worked at lawyers' offices, doctors' offices, the Navy Amphibious Base, construction sites, hospitals, schools, college campuses, Ft. Story Army Base in Virginia, government buildings, and more. I must say that I have become one of the best.

I may have become one of the best, but I still had higher hopes for my life. So I began my mission to become self-employed, using my own big ideas. Now, this wasn't easy. I had a long way to go. I still held only a high-school diploma that reflected about a third-grade education. I knew that under these circumstances, I couldn't hope to compete with well-educated businessmen without learning a lot more. One of my first steps was to continue my learning. I wanted to free myself from doing a job just so I could go to work every day. I'll never work for anyone again. No safety net, eight hour-a-day job will ever be underneath me again. I have a brain just like the millionaire trying to hire me to work for him and his company, so I decided I would take my chances. I achieved this by studying successful people in all types of businesses and learning what made them able to become rich. My view of corporate America will never be the same.

One important thing you can do is to study and learn as much as you can about successful, rich, well-to-do businesspeople you hear about. The more you study successful people, the more you will learn to think and act like a successful businessperson. Use the creative ideas that made them rich to start your own creative business ideas. This will help you grow faster so that you can achieve your own goals earlier. Think about it, these successful people have already been there, done that, made all of their business mistakes as they made their millions. So why can't you do the same thing faster, by learning about their mistakes and how to avoid them?

You don't have to sit down and read the success stories of the rich to learn from them; you can study them using books on tape, CDs, DVDs, radio talk shows, and so on, just the way I did in the beginning. I find that books on CD are a great way to keep learning, just as if you were listening to your favorite teacher, professor, preacher, or lecturer. You can use books on tape or CD anywhere, at almost any time of the day or night, to study someone's success story and apply it to your own new business. I can assure you that it will help improve your own cleaning service or contract business. You must study successful people day in and day out for your business and your own personal growth. You can find or buy business self-help, success-story books on CD or tape at almost any bookstore in your area, and as you travel out of town, you will see bookstores everywhere you go. Take the time to visit these bookstores and you'll see just what I am talking about.

I have discovered a few things that most successful people have in common. These traits ultimately get them ahead. Successful people watch very little TV, sleep six or fewer hours per night (including weekends), and always have a to-do list of ten to thirty business items to complete each day, seven days a week. The more items they get done from their to-do business list each day, the closer they come to their million dollar fortune. You only have to complete about two hundred fifty thousand of these business items in your business life time, give or take, so you better get started (smile). They also continue to study, over and over, throughout their lives, the successes of other businesspeople from all walks of life. They feel good about what they are doing no matter what happens to them during their busy workdays. We can all do this! It's

already there; you just have to dig for it by daily completing item after item from your business to-do list. At the end of each day grade yourself on how far you got with an A, B, C, D, or F. This will help you check how well you are staying focused each day, on what you need to do to meet your business goals. In this book, we will pursue achieving the mindset and knowledge of the successful business person in our pursuit of success in each of our businesses. Then you will have the keys you need; you'll just have to turn them to find your golden million dollar ticket. It not always what you know, but who you get to know as they teach you the business of how to, use what you know. Keep your day to day completed list filed away as a diary for your family and grand kids, showing them that honest hard work can and will always change the world for the better.

For many years, cleaning buildings for a living was not something people did with pride. There were some cleaning people and contractors who were self-conscious about their chosen profession. I use the word "chosen" loosely, because it was often the lack of opportunity or some other circumstance beyond most building cleaners' control that had given them very little choice in their careers. Cleaning building was a low-paying profession, and there were many people who treated cleaning people with disrespect. While a career in the building cleaning industry is more socially acceptable today, there's still a certain stigma that goes with the profession. Although some people may frown upon cleaning for a living, one can't deny that it is a very lucrative business today, and one that is finally receiving a lot of respect due to its new financial growth. Several major publications in recent years have described the cleaning industry as one of the fastest growing services in America. It has expanded to become an important part of the economy, making billions of dollars per year. It's still growing today with no end in sight. You must know by now that a major part of America's economy has become service. That is a fact. So now you know why we are talking about making millions in the cleaning service business.

Today, most people want college degrees and jobs in an office or in the technology sector, where they can sit at a desk and do some type of technical job. That's fine, but so many are blind to the fact that there are still many other kinds of good opportunities where you can make a lot of money. You can be a part of the day-to-day business service of America by having your own cleaning and or contracting business. No, it's not pretty or attractive to push a broom or clean a toilet, and maybe it isn't as plush as a computer job. However, I can tell you from experience that you can make a lot more money in the cleaning or contracting business than at some desk jobs, if you give it your best. No matter what you do for a living or how well you think you're doing in life, it all comes down to your bank deposit slip on payday. Self-employed building cleaners or building contractors can make and save a lot of money by the end of each month if they work hard and apply some of these "how-to" ideas. Check it out for yourself, and I think you'll be surprised to see what you can do when it comes to making lots of money.

In this how-to book some will uncover knowledge showing them how to make millions, while others will use it just to add a few extra thousand dollars to their income each month. How much you make is totally up to you. You'll be able to make the best decisions for yourself about how much money you make. Owning your own business will give you this kind of power. You may find overnight success in this business, or it could take a year or two for your business to take off. Again, it's up to you and how hard you work to market yourself and bid on project after project. The cleaning and building contracting business certainly doesn't appeal to everyone, but for those who are committed and willing to persevere, I'll do my best to teach you how to become highly paid by owning your own successful cleaning service or contract business.

You are a citizen in this great land of opportunity. You should remember this and never discredit your potential just because you are in the building cleaning business. As I said earlier, "cleaner" is a word many people associate with a low-income job done by people who have few skills or no other employment opportunities. That's good; it's OK. We building cleaners will try to keep this good moneymaking secret in our own little cleaning society. The more people who have this attitude, the more money we'll make. So let them walk by you when they see you

coming with your cleaning supplies and equipment in hand. They might look at you for a second, and then quickly turn and look the other way when you make eye contact. Let them!

Here's a little secret just among us building cleaners. A few times as I cleaned an office, I stumbled across the deposit slips or pay stubs of one of those look-away-quickly people. The stubs were lying in the open, forgotten or left behind on their desks. I just had to smile when I saw that this person was making less money than I was. So, the next time I saw this person looking the other way because the "poor cleaner" was coming, I quietly laughed to myself and turned away. Now I had to look the other way, because I felt so sorry for this poor guy in his shirt and tie who made so little money!

Just a quick note before we go forward: if and when I talk about a book or information or other resource that you do not yet know about or understand, you can always jump to the Resources chapter for clarification. The Resources chapter includes a description of each book or organization as well as phone numbers and web addresses you can use to get more information.

Again, you will hear a lot of repeated information throughout this book. Remember what they told you when you were in school? "Repetition is the key. Repeat over and over until you learn this subject and get it right." I know this is true, because I had to repeat the seventh grade when I changed school districts, and I found out that the teachers were right. I had to repeat a lot of the things from the previous year all over again. I learned them very well the second time around. So, I will repeat important information over and over. It's also important for you to continue to educate yourself, all the time, until you get what you desire from this life.

*Now that you know a little bit about my business background and me, you're probably asking, how do I get started? It may seem tough at first, but after you read through this book, you'll gain the knowledge and confidence to begin the process. I found it helpful to make myself a (daily) "to-do list" in order to start up my own contract cleaning business. I'd suggest the same for you. So, get out a pen and paper, and let's begin going over the first steps you need to take to make dirty millions the clean way!*

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# Getting Started

I have found that people who are successful owners of cleaning businesses seem to have a secret little society. Most of the rich and successful business people in the cleaning business have been reluctant to sit down with me or others and disclose details about the basis for their success. I believe they know that they have a good cleaning fortune established and are reluctant to share the secrets of their financial success. So, I had to learn the cleaning business the hard way. Personally, I just can't keep quiet when so many people need help. No one helped me, so I know how hard it can be getting started without any help. I am writing this book because I believe there is enough money in the cleaning business to go around for all of us, so I don't need to hide anything I have learned. There are some simple but effective ways of starting your contractor or cleaning business. In this chapter I will talk about handling finances, start up money, how to begin finding jobs, and advertising.

After you check on legal requirements for starting a business (see the next chapter), you'll need to find an accountant to help you manage your financial chores. Try to check out or call all the best accountants in your area, and ask a lot of questions for as long as they are willing to give you free answers. The accountant you eventually hire will charge you sooner or later, so you might as well get as much free information as you can. For instance, you know that as an employee, your employer took taxes out of your paycheck. When you are the owner of your own business, you are the employer and you will need to figure out how much goes to taxes yourself. Actually, you'll do better to hire an accountant. Then, when tax season arrives, you'll take all of your income statements and pay stubs to your accountant's office with your yearly deduction form. You won't have to understand all the details because you'll pay the accountant to prepare your tax return. You will learn more as you ask your accountant a lot of questions about your new business. Learn everything you can about your business finances from the accountant.

Be creative in asking your accountant questions about how things work whenever you have a chance. Ask questions like, "Why does my business have to report income four times a year instead of once like I did when I was working for my old employer?" "Why do I have to take weekly tax money from my employees, and how does this work?" "What is my business tax identification number used for?" "What payroll accounting service should I use for my weekly payroll?" Make a list of questions and get whatever help you can for as little money as possible at first. The accounting firm needs your small business and other small businesses like yours, so it will be willing to help you in the beginning for free just to get you to hire them. Continue to ask questions and learn as much as you can before you start your cleaning or contract business. This will help keep you out of financial trouble, and keep your accountant on top of the direction you are trying to take with your new business. It's perfectly fine if you just want to be an employee working for someone else, but if you want to be an employer, you can't ignore the financial aspects of your business or let them scare you. You don't need to know everything about accounting laws, that is your accountant's responsibility, but you'd better ask questions and stay on top of things, such as the taxes owed by your business and when are they due.

As a business owner, you'll soon realize you can't do it all by yourself. Most people start to relax a little when they finally realize that they can put some of the legal responsibility for the

business on the shoulders of their accountant. In this book, I try to strip away many of your doubts and fears and replace them with lots of good, long-lasting, helpful, positive bits of knowledge that will help you start your business. All you need to know is how to do the work and run the contractor or cleaning parts of the business so that you keep plenty of happy customers. Whatever you're not familiar with in the beginning, I'll try to explain by showing you how to do some research and find business consultants who are full of good business tips. Sometimes, just by networking with other business professionals, you'll come across useful start-up and long-term business information that will be crucial for your business success. You may have to spend a little start-up time at night and on weekends working for little or no money just to get a better understanding of your new contract or cleaning business. If spending some time or money advances you toward greater gains, do it. The time and money you spend will be worth it in the long run.

When you are starting up a cleaning business, you do not have to spend a lot of money up front. During the first six months or so, you'll find that you already have the people, equipment, and cleaning supplies you need to start. For example, without breaking the bank, you clean your own house on a daily, weekly, or as-needed basis. You have a broom, a vacuum cleaner, cleaning rags, window cleaners, bathroom cleaners, trash bags, soaps, paper towels, mops, cleaning brushes, and spot removers already in a closet in your house, or in your family's or friends' houses. Some family and friends will give these items to you and will help you with whatever you need to start your cleaning business once you tell them a little about what you are trying to do.

Most of your first-time cleaning contracts may start out as small buildings to clean and can produce anywhere from \$1,000 to \$8,000 per month. Your jobs may just be one-time jobs or may require you to clean one or more days a week at a small office, store, or school. You do not need to use much of your income to begin cleaning these small buildings. These little jobs will pay you every seven, fifteen, or thirty days after you give them your invoice. The startup money you will need to spend will be for accounting, legalities, business insurance, gas, business cards, and phone/fax.

Advertising opportunities are everywhere, and if you don't take advantage of them, your business will never get off the ground. On your way to work each day, you may drive by hundreds of buildings. Each of these buildings needs to be cleaned, maybe by your cleaning business. Yes, this type of business can be all yours to clean. Similarly, the person you sit beside on a plane or bus or start a conversation with in the grocery store or at a ball game could be your next client. During this conversation, you may be asked about your line of work. This is a good opportunity for you to show off your stuff, learned from this book. This person may just happen to be a buyer or property manager (a person that manages commercial office and industrial real estate buildings for the owners who do not have time for the day-to-day operation of their properties) with responsibility for building service contracts in his or her company. Or this person may know the person in charge of purchasing these services. After an exchange of business cards, the person might help you along or give you a few good contacts within the company. Stay ready, with your business cards always have one in pocket or hand. In other words, always look for opportunities, and keep your business cards or flyers ready to go from your hand to theirs before the end of any conversation. Later, I'll shed more light on some resources you can take advantage of in the contractor building or cleaning industry and, at the same time, show you how to market yourself.

A good, small, low-price business advertising campaign starts by printing business cards and flyers. Include details about your business' specialty. If you do not have a specialty, your cards and flyers should say "all types of building repairs" or "all types of cleaning services" with a few details and all of your phone numbers and your address. (A post office box is a good idea so you don't have to give out your home address to strangers.) Do a good job for your new and existing customers, and you'll grow your business fast by taking advantage of word-of-mouth advertising. Today's technology also allows you to quickly advertise your business in many

ways. One piece of technology is right at the tips of your fingers, your computer. You can create a quantity of flyers to pass out, e-mail, or print them and mail to potential clients. You can set up a website and put the website address on your flyers, in the local new paper and on business cards so people can get more information about what you are doing at any time of day or night. In this way, you'll be encouraging people to inquire about your business. Potential clients will check your website or call to ask about your business. This will help get the ball rolling and start the phones ringing a little more quickly.

In this informative how-to-guide, we're going to cover working and profitably managing your cleaning business in many different ways, so that you can bring home an increased income each month. However, before deciding to quit your full-time job, you'll want to make sure that you have a few things in place and ensure that this is really what you want to do. This book will help you make this very serious decision. Health insurance and a good income for you and your family should be one of your top priorities. In today's world, you have a lot of access to technology, and it is in your best interests to utilize it for business research. Without today's technology, it took me months of trial and error to find the most adequate and reasonably priced health, business, life, liability, and auto insurance. These days, you can quickly conduct an online search to find coverage that will not hurt your budget as you set up your business. Again, before you quit your job, make sure you have mastered the information in this book and learned as much as possible from other sources like the Building Service Contractors Association International.

It is vital that you research and review your financial situation with a good financial planner or accountant before you think about quitting your full-time job. One way of going out of business fast and going back to work for someone else is to be ignorant about what it will take to support you, your family, and your new business responsibilities. You could find yourself in a lot of financial trouble if you assume prematurely that your new business is strong enough to fully support you and your family. In the beginning, stay with your full-time job and operate your new building cleaning service in a part-time capacity (nights and weekends) until you get the hang of it. You'll know when it's the right time to quit your old job. And believe me, your accountant and banker will help you recognize the right time.

Your new business and its cash flow can eventually bring all the money needed to support you and your family. To do so, however, you need a business plan. It's not hard to do on your computer. You can contact a Small Business Development Center (working with most colleges) in or near your town for free help developing your business plan. They will also help you jump over a lot of other business hurdles at little or no cost. You need a plan for the banks and investors to read, but also to give yourself a way to stay focused on what you want to do, how much you plan to spend, and when you want to do what. Working within the guidelines of your small business plan is important for you and your staff. A plan will help you get started by setting out your one- to five-year goals for your new business. Reading your business plan each month, over and over again, no matter how well you think you know it, will help the company and you stay on your business track to get you where you want to go on time and within budget. Don't be a know-it-all; read your business plan and study it diligently. You didn't put a plan together just for the banks and investors to read, but to give yourself a way to stay focused and achieve a successful business.

I'd like to also suggest that in the beginning you personally do door-to-door advertising, passing out your business cards or flyers. Try to stay close to home, working in your state and the two states that are close to your state. A tri-state area will be plenty, when starting out on your door to door advertising campaign. In this business you must be willing to do a little traveling in order to reach out for new opportunities. In time you may work in all fifty states, as your business grow. You must market yourself and your business without spending a lot of money. One of the best ways to do this in the beginning again, is going door to door. Like it or not, you need to become a door-to-door salesperson in the start-up period to advertise and get the word out about your new business. Try to set a goal of

distributing at least fifty flyers and/or cards per day (or about three hundred per week.) This may take you about an hour each day. Be persistent as you strive to reach your business goals. Go to the strip malls, large office complexes, new construction sites, government or military base buildings, doctors' office, schools, city and state buildings, downtown offices, apartment complex-office, church, movies, night clubs, residential/homes, and cars in parking lots (if it is safe to do so), and most of all, hand-distribute your flyers and cards to people dressed in business attire when you see them. Please do this without breaking any laws. Be aggressive with this start-up procedure, but be polite. For example, if you go to a door that says, "No Soliciting," be respectful of this request and move on to the next door or building.

As a door-to-door representative, you'll experience a little rejection or a "no I do not want your flyer" just ignore this and hang in there. In any type of business, you have to develop a thick skin and accept a little rejection. As you go to your bank with a larger paycheck, you will soon forget the rejections. At times, you'll even get the "poor building cleaner" look as you go door to door. Just ignore the looks and remember that one day you just might have the opportunity hire that person to work for you doing part-time cleaning of the building they now work in full-time. In the business world, it is eat or be eaten, destroy or be destroyed, by others who are trying to get rich just like you. Keep trying each and every day so you end up on top.

To get started, I've shown you that you need to find an accountant, come up with a business plan, figure out what you need to spend, and start advertising to those who may need your services. Above all, you need to be sure you are doing what you want to be doing, and that you are making decisions that are good for you and your family. Then all you need to do is follow your business plan, and commit your time and energy to following the plan I am setting out in the rest of this book.

*Increasing your income is still your priority and you can do that in a short time by starting your own cleaning or other building service business. One job will lead to the next, and if you continue to recruit new clients, your business will continue to increase. Before you know it, you will be on your way to making dirty millions the clean way. But to do this, you will need to keep learning and you need to be persistent.*

## 4

# Learning as Much as You Can to Increase Your Income

You are already on your way to increasing your income; it started the moment you began reading, researching and taking action with this how-to book, but we still have a long way to go. Knowledge is the key to all of the building cleaning and contract repair service success stories. In this book, I am sharing just a small amount of information that took me half a lifetime to learn. I'm hoping that this first book of information will open up your mind the same way good food makes you open your mouth. You take in more and more food until you are full. When you are full, you stop eating, but later, you become hungry once again and look for more food to eat, in this case more knowledge to learn. Too much information at this time would be a little overwhelming, like eating too much food makes you uncomfortable. It was certainly like that for me in the beginning when I was trying to learn it all, everything, all at the same time. I stayed hungry for new business information, but it would have been less overwhelming if I had slowed down once in awhile to think about what I was learning.

Once you pick the areas of the contract building service industry that you want to service (if not all of them), you can start accumulating your fortune as you learn - not just with government contracts but also with commercial, residential, industrial, corporate, and new construction, just to name a few areas of work. Each area of the cleaning and building construction or repair fields has millions, if not billions, of dollars spent in it each year, making a lot of work for you and your company. Just think about it! Almost everything on this earth will get dirty, wear out, or need repair at some time or another, and some cleaning business or building repair person has to clean and fix almost everything you see on a daily, weekly, or monthly basis. Again, shouldn't you make some of that money? You'll learn on all of these jobs, if you follow and apply the guidelines in this book, study successful businesspeople, watch their and your businesses grow, and always experiment with your own new business ideas. You'll start developing a successful cleaning service or contract service business in no time.

Your business will grow as quickly as you learn, if you take action based on what you learn. Business fears come from not knowing, or when you take the next business step in the dark. Study and you will overcome your fears and grow your business or, just read two out of the many books I think you should read are titled, *Think and Grow Rich*, by Napoleon Hill and *1101 Businesses You Can Start from Home*, By Daryl Allen Hall.

The things that you do today may not pan out for months to come, but you must keep doing all of them anyway. You'll find that, from time to time, you'll forget about some of the meetings, calls, and forms you filled out five or six months ago, or the flyers and business cards you went door to door passing out. Then one day, the phone will ring and a voice on the other end will say that a person would like to set up an appointment to meet with you, to obtain a bid and, maybe, use your cleaning or building service company. Another day, you might receive a call saying that you have just been certified for a government program based on forms you filled out months ago. It has happened to me, and it will happen to you as time goes on. You just have to give out those cards and flyers, make those cold calls, send those faxes, and fill out all the business forms sent to you in response to your faxes and calls.

We, as building contractors or cleaning contractors, have an obligation to project managers, architects, contracting officers, and property managers to fulfill their cleaning and

contract needs. This is where opportunity and determination meet successfully. You want the customer's business, and the customer needs a good cleaning service or other contractor. It is your responsibility to make sure that your business is a prime candidate for all new cleaning and service contracts. You must not give up after a few months, or even one year, of marketing your business day in and day out; it will happen on the large scale you are looking for. Five to seven days a week, you must continue to let businesspeople know that you are out here, and the phone will ring over and over again with new business each month. Do not work just the nine-to-five day and quit; when it comes to your building cleaning service, you must do a little more than that every day, especially in the beginning. Learn everything you can, make time for potential customers, and keep your schedule flexible when the phone rings. Get out there and stay out there until your bank account and your banker say you can slow down, stop, or just take a long, fifteen-day, upscale vacation two or three times a year.

*Now let's talk a little more about some legal aspects of owning your own cleaning business. Remember, your goal is to make dirty millions "the clean way." That title has two meanings behind it. One, obviously, is that you will be running a cleaning business. The other meaning is that you will be conducting your business in a clean, lawful way.*

## 5

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### **Legalities**

The first thing I recommend you do is check the legal requirements for starting a business in your state and community. You must find out what steps need to be taken to legally start a contractor or a cleaning business. Find out what the taxes are like, what forms you need to fill out, and what the business politics are like in your area.

You will need a little legal advice for your company. In dealing with legal issues, I would suggest that you check out again, your local Small Business Administration for their free checklist for start-up businesses. The Small Business Administration also offers lots of free seminars which can help you find out about what legal issues you need to think about, and how to deal with them. Then check your local laws for free on the internet, or call the Bar Association to find a good business lawyer who is just starting out and will help you for a fairly low rate. Get some ideas and direction from the lawyer about the way to start legally, and then check these details with your accountant, the Small Business Administration, government information centers, or whatever resource you can find to give you good information. Also, contact a Small Business Development Center, and see if your local colleges and universities have programs that will work with you at no charge. Many programs out there will work with all types of business start-ups, not just the cleaning businesses, for free.

You can find some of the rules and laws for a small business through Findlaw. Check your state for more information like this, as well, because laws vary by state. Websites to help you are fairly easy to find on the internet. Another helpful resource is The Government Phone Book USA, which after making a few calls and finding contacts from this book will give you a lot of the free legal help you may need before spending money on a professional accountant or lawyer. Some resources will give you a list of what to do and what not to do, based on business law. You can also look in your local phone book for state-based agencies that will give you free information you want about your state laws.

*In order to run a successful business, your finances need to be in order. You need to find the business bank account that suits your business needs best in order to be successful. So, another one of the things you should do is research your business bank account options.*

## 6

# Business Bank Accounts

You are an entrepreneur, and opening a business bank account is one of the first things that you should do when starting a business, certainly before you receive your first contract or pay your first business bill. In order to cash or deposit a business check, you must have a business checking account with all of the legal and tax identifications or numbers, your business name, and all your company information attached to it. You will receive business checks you can use to pay taxes, employees, and bills.

Any business check you receive from your customers for services you have completed has to be deposited into your business account. The only way for you to turn it into cash for your business is to deposit it and wait for it to clear. Whether it's from in-state or out-of-state will determine how soon the check will clear. The company that has given you this business check will always make it out to your company name, not your personal name. A business bank account is crucial also for keeping your business money and personal money in order and separate. Keeping good records is very important to your business success, and this includes keeping all banking statements organized in a secure place that is readily accessible.

Track information on your account in an orderly fashion, whether it is on a computer, with your bank, or in your locked file cabinet. Again, you can't do it all yourself, so hire an accountant or financial advisor to handle your business bank accounts as well as your accounting for you. Every bank account should be given the same amount of respect, whether the funds are large or small. Have a set of folders or a database dedicated to each of your clients. Records about checks, deposits, and money information should be kept separately for each customer and each building you clean with the dollar amounts you receive attached to that client's record. This way, you will see whether there is a large or small profit being made per customer and what adjustments you must make, if any, to make a profit each quarter. If you lump all of the money from all your jobs together each month without keeping job-specific records, you will make it difficult to figure out which buildings or contracts are making money and which ones are barely breaking even. Then you will have to wait until the end of the quarter to find out where you stand financially, and this can create problems with your cash flow.

You can pay your business payroll, upgrade equipment, and hire and pay subcontractors, all from your business account knowing that most of the records are kept in order by your bank as well. Ask your accountant about a good payroll service for you and your staff. The Automatic Data Processing Service (ADP) is just one of the payroll accounting services you can contact for help. You can visit them at [www.smallbusiness.adp.com](http://www.smallbusiness.adp.com) for one of the best ways to help keep track of all employee payroll and tax deposits. The start up cost with ADP is about sixty dollars per payroll. The thing I like best about this type of payroll service is that they will deliver your payroll checks right to your home or office each week. After you call in the hours worked or salaries for each employee, your company paychecks will be in your possession and ready for your review within twenty-four hours. Then all you have to do is pass them out to your employees. This service will help you keep your business records clean and clear so payroll taxes are not complicated or missed used.

You need to conduct yourself as a business professional at all times when doing business with your bank. Your business bank account will give you credibility when you want to ask for bank loans or get someone interested in investing in your company. Your business account may

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