OWNER-LIGHT SYSTEM · FIELD GUIDE

Owner-Light Starter

The 14-day test, the interruption log, and your first three handoffs, so the business stops needing you for every decision.

14

DAYS, PHONE OFF

The Main Street Operator

$17

HOW TO USE THIS

This is a field guide you work by hand, not a book you read through.

- **Start the log this week.** Run the one-week interruption log: write one line every time someone needs you, five business days straight.
- **Fill the two assets it ships with.** The scorecard and the interruption-log CSV are static worksheets you fill in by hand: score the ten-question read on the scorecard, capture and hand-sort your week in the CSV.
- **The scored version is free.** This teaches the drivers and hands you the templates; it does not score you. Your calibrated independence score and sale-price range come from the free Keystone diagnostic, in four minutes at app.trykeystone.io.

THE SHORT VERSION

Most owners cannot go two days without a call from the business, let alone fourteen. This is the one instrument that starts the unwind tonight and the ninety-day ladder that ends in a phone-off two-week test.

The test you cannot pass yet

Two days. That is how far most owners get before the first call finds them, on the trip they swore they would not touch.

The test this guide is built around is fourteen: phone off, someone else's number on the voicemail, the business running while you are gone. Not the version where you answer email at night and still take the important calls.

Most owners read that and feel their stomach drop.

The fear has a time stamp. It shows up around 2 a.m. the night after a hard day, and it says the quiet part out loud: if something happened to you tomorrow, the whole thing stops inside a week.

Not because the work is hard. Because the business runs on what is in your head, and almost none of it is written down.

Ask around at any trade show and you hear the same story, the same two-day ceiling. That is not a character flaw, it is a design problem, and design problems have fixes.

The weight this removes is the one you carry every day and rarely say out loud: the fear that the business cannot survive without you.

By the last page you will have logged where it needs you, sorted every one of those into four piles, and handed off the first three.

You will not be owner-free by Sunday. You will have started the unwind, with the same instrument the good operators use.

14 days with your phone off: the test	**2** days most owners last before the first call	**5** days of logging to see the pattern	**3** handoffs that start the unwind

One problem, two payoffs

Here is the part most owners miss. Owner-dependence is not only the thing that traps you in the day to day.

It is also the single biggest thing that cuts what the business is worth the day you try to sell it. One problem, and fixing it pays you twice.

Picture two shops on the same street. Same revenue, same profit, same trucks in the lot.

In the first, the owner prices every job, calms every angry customer, and signs off on every purchase over twenty dollars. In the second, the owner could disappear for a month and the work would still ship on time.

A buyer looking at both is not confused about which one is worth more.

The reason is plain. A buyer is not paying for your effort, they are paying for an asset that keeps producing after you hand over the keys.

If the asset is you, they are really buying themselves a 60-hour-a-week job, and they price it that way or they walk.

Brokers and buyers probe owner-dependence first, before the equipment list, before the customer count, for exactly this reason.

Put a rough number on the spread. Take a business with $300,000 of SDE (seller's discretionary earnings, the owner profit a buyer underwrites), purely as a round illustration and not a claim about yours.

On $300,000 of SDE	Multiple	Illustrative value
Owner runs everything	about 1.65 times	about $495,000
Business runs without the owner	about 3.5 times	about $1,050,000
The gap owner-dependence opens		about $555,000

Published market ranges shown for illustration, not a valuation of your business. The multiples are commonly-reported broker ranges and the profit is a round number, so the $555,000 shows the size of the gap, not a promise and not your number.

The only figure that counts is yours: the free Keystone diagnostic scores your independence and returns the range for your business, at app.trykeystone.io.

It helps to know what a buyer actually probes: who owns the customer relationships, whether the pricing lives in a system or in your instinct, and whether the revenue walks out the door if you do.

Every one of those is a thread that ties the business to you. Every thread you cut before a sale is worth real money at the table.

Not because a book says so, but because each one is a reason the buyer no longer has to discount the offer or ask you to stay on for two years after the close.

What that gap is worth in your specific case is not something to guess at from a book, and this guide will not put a number on it.

The free Keystone diagnostic scores it and gives you the actual range for your business.

The point here is simpler: the work you do to stop being the bottleneck shows up twice, once in your calendar this quarter, and once at the closing table years from now.

Where the business needs you: a ten-question read

Before you fix anything, you need an honest read on how deep the dependence runs. Ten questions.

Answer each one yes or no, fast, the true answer and not the one you wish were true. Every yes is a place the business reaches for you.

- [ ] In the last two weeks, someone called or texted you with a question the team could not settle without you.
- [ ] You are the only person who can price a new job or approve a change order.

- [ ] When a key customer is unhappy, it has to be you who calls them back.
- [ ] You personally approve purchases or expenses above a small amount, every time.
- [ ] There is at least one job or task that only runs correctly when you do it.
- [ ] Payroll or a vendor payment would be missed or late if you were unreachable for a week.
- [ ] You check the schedule, the jobs, or the numbers every day, weekends included.
- [ ] When a new hire starts, you train them, because the process is in your head and not on paper.
- [ ] In the last month, you cut a personal plan short (a dinner, a game, a trip) to handle a work call.
- [ ] If you vanished for fourteen days with your phone off, the business would lose money, a customer, or momentum.

Count the yeses. That number is your starting line, not a grade.

- **0 to 2 yes.** You are further along than most, and the business can likely survive a short absence. Use this guide to protect that and stretch it toward the fourteen-day mark.
- **3 to 5 yes.** The business leans on you at the edges, so a two-week absence would come back to a stack of calls and a few messes. Very fixable inside a quarter.
- **6 to 8 yes.** You are the operating system, and two or three days is your real ceiling today. This is the most common score for a business doing seven figures, and it is not a life sentence.
- **9 to 10 yes.** The business is you. That is not a verdict, it is the most fixable score on the page, because almost every yes here has a one-line rule waiting to be written.

If you hesitated on a question, count it as a yes.

The hesitation is the tell: a business that truly does not need you for something does not make you stop and think about it.

Score it honestly today, because the only number that matters is the gap between this one and the one you write in ninety days.

The fillable version of this read is in the scorecard file that came with this guide, so you can score it again in ninety days and watch the number fall.

The interruption log: the one instrument

The diagnostic tells you how deep. The interruption log tells you exactly where, in your own words, from your own week.

It is the one instrument the good operators start with, and it costs you nothing but attention. For five working days, you write down every single time someone needs you.

The rule for the five days: capture, do not fix. Every call, text, walk-up, and "hey, you got a second" goes on one line.

Who needed you, what they needed, and the date, nothing more. Do not solve the dependence yet, just see it, because you cannot route a pattern you have not written down.

Five days, not one, because the pattern is in the repeats.

A single day shows you noise; a full week shows you the same three or four questions coming back with different names on them.

Those repeats are the handoffs hiding in plain sight.

At the end of five days you will be looking at twenty to forty lines. That pile feels like chaos.

It is not. Every line falls into one of four categories, and the sort is the whole method.

It is the same four-category transform the Systems Sprint runs on a client's log.

Rule. A standing rule settles it the same way every time, like "any part under $300 for a job we already sold, just buy it." These are the easy wins: write the rule once and the question never reaches you again.

Confidence. The team could make this call, they just lack the confidence to pull the trigger without you. The fix is a rule plus a name: who owns it, and the sentence that tells them they are allowed to decide.

Owner-only. A few things genuinely need you by design: a key customer who deals only with you, or a call that rests on your specific expertise. These are not interruptions to route away, they are the short list of things only you should decide.

Missing-SOP. There is no written procedure, so the same problem keeps coming back a slightly different way each time. The fix is not a rule but a one-page procedure: write it once and a whole class of questions goes quiet.

One warning about the sort, because it is where the method lives or dies.

The Owner-only pile is the one you will be tempted to overfill, and most of what feels like "only I can do this" is really "only I have done this," which is a training problem, not an owner problem.

Be ruthless: a line earns the label only if it turns on a relationship the customer will not accept a substitute for, or a call that truly rests on your specific expertise.

On most weeks, one or two lines qualify, not ten.

Most owners are startled by the split. Below is a real five-day log from a home-services shop, trimmed to twelve lines, already sorted.

Notice that only three of the twelve are truly owner-only. The other nine, three quarters of the week, are work that can come off your plate.

Date	Who	What they needed	Category	Where it routes
Mon 07/06	Danny (tech)	OK to buy a $180 capacitor for a job already sold	Rule	Under $300 on a sold job: buy it, note the ticket
Mon 07/06	Rosa (office)	Customer wants to move Thursday install to Friday	Confidence	Office reschedules within the same week
Mon 07/06	Danny (tech)	No-heat call came in while he is booked on a tune-up	Confidence	Dispatch bumps the tune-up, reschedules same week
Tue 07/07	Maria (office mgr)	Customer disputing a $95 diagnostic fee	Missing-SOP	Write the "disputed fee" one-pager
Tue 07/07	Luis (tech)	Job ran long, needs to re-quote, +$220 over estimate	Confidence	Lead tech re-quotes within 15%, tells office
Tue 07/07	You (owner)	Bid on the 12-unit apartment retrofit	Owner-only	Stays with you: your relationship, your pricing
Wed 07/08	Rosa (office)	Vendor asking to change payment terms	Owner-only	Stays with you
Wed 07/08	Maria (office mgr)	New hire starts Monday, who trains him	Missing-SOP	Write the "first-week onboarding" one-pager
Thu 07/09	Luis (tech)	Warranty part: covered, or do we charge	Missing-SOP	Write the "warranty vs billable" one-pager
Thu 07/09	Rosa (office)	Customer asking for a small senior discount	Rule	Up to 10% at office discretion, note it
Thu 07/09	Maria (office mgr)	Regular commercial client wants a same-day favor	Owner-only	Stays with you
Fri 07/10	Danny (tech)	Overtime tonight to finish, or come back Monday	Confidence	Manager approves OT over 1 hour

Look at your own version of this table and the fear starts to shrink, because it stops being "the business needs me for everything" and becomes "the business needs me for three things, and the rest is fixable."

You do not have to wait five days to see your own split. Tonight, from memory, write the last 8 to 10 times someone needed you this week, and sort each into the four piles above.

Most owners find only 2 to 3 are truly Owner-only, and the weight lifts the same night.

The five-day log that follows is the fuller version and will sharpen the picture, but this first pass takes one sitting.

DO THIS TONIGHT

One: from memory, list the last 8 to 10 times someone needed you this week and sort each into the four piles. That is your split, tonight, before you log a single day. Two: open the interruption-log CSV that came with this guide, write today's date, and run the fuller five-day capture: one line per interruption (date, who, what), no fixing yet, sort on day six.

Your first three handoffs

Five days of logging and you will be staring at twenty to forty lines. Do not try to route all of them at once.

Pick the three that showed up most often, or cost you the most peace, and hand those off first. Three real handoffs beat a perfect plan you never start.

Pick the three by frequency times friction. Frequency is how many times it showed up on your five-day log; friction is how much it cost you, in minutes or in peace of mind, each time.

The line that appeared four times and ruined a dinner beats the one that showed up once and took ten seconds.

Do not announce a new system to the team, because a "system" invites resistance and a single rule does not: you just start handing off, one rule at a time.

Here is what a handoff actually looks like, worked all the way through. Each one is a single interruption from the log, turned into a one-line rule, given a name, and handed off out loud.

The hard part is not the rule, it is what you do when the question comes anyway.

That part is at the end of each example, because it is where nine out of ten owners quietly take the work back.

Handoff 1: the small purchase

The interruption: Danny texting for the third time this week to ask if he can buy a $180 part for a job you already sold.

Category: Rule. This one has cost you nothing but the twenty times you have answered "yes, obviously."

The one-line rule: *Any part or material under $300 for a job that is already sold, buy it and note it on the ticket. Over $300, text Maria, not me.* Owner: the tech on the job, with the office as the record.

> **SAY THIS**
>
> "New rule starting today. Anything under three hundred dollars for a job we have already sold, you buy it, no call to me, just write it on the ticket. Over three hundred, you text Maria. I trust your read on this. If you are ever unsure, the answer is buy it and tell me after, not stop the job."

> **WHEN IT BOUNCES BACK, SAY THIS**
>
> "That is under three hundred and the job is sold, so that is your call now. Buy it, note the ticket. I am not the approval for these anymore."

Handoff 2: the small re-quote

The interruption: Luis calling because a job ran long and needs another $220 of work beyond the estimate.

Category: Confidence. Luis has done this fifteen years, he knows when a job grew, he just was not sure he was allowed to say so.

The one-line rule: *If a job needs an add-on within 15% of the original quote, the lead tech re-quotes on the spot, does the work, and tells the office the reason. Over 15%, it goes to Maria.* Owner: the lead tech, with Maria as the ceiling.

> **SAY THIS**
>
> "You know when a job grew, better than I do from the truck. New rule: if the extra work is within fifteen percent of the quote, you price it, you do it, and you tell Rosa the reason so the paperwork is clean. Only the big ones, over fifteen percent, come to Maria. Not to me."

When Luis calls the next week about a $60 add-on, you do not price it for him. You say, "That is well inside fifteen percent, so that is yours. Tell Rosa the reason."

The second time you hand it back, the calls stop.

Handoff 3: the scheduling conflict

The interruption: Dispatch asking whether to bump a scheduled tune-up for a no-heat emergency.

Category: Confidence. This one has an obvious answer every single time, which is exactly why it should never reach you.

The one-line rule: *A no-heat or no-AC call always bumps a routine tune-up. Dispatch reschedules the tune-up within the same week and tells that customer. If bumping means overtime, Maria approves the overtime.* Owner: Dispatch, with Maria on the overtime call.

SAY THIS

"Emergencies always win over tune-ups, no exceptions, so you never need me for that one. You move the tune-up inside the same week and you call that customer yourself. The only piece that comes to Maria is if it means paying overtime."

> *A handoff is not done when you explain the rule. It is done the first time the question comes anyway and you hand it back instead of answering it.*

That line is the whole game. The rule is the easy half.

Handing the question back, calmly, every time, until the team believes you mean it, is the half that actually gets the work off you.

Expect each rule to bounce two or three times before it holds.

DO THIS TONIGHT

From your log, or from the example above until yours is ready, write your first one-line rule for the single most common interruption. One sentence. A number in it. A name who owns it. That sentence is your first handoff, and you can send the text before you go to bed.

The fourteen-day test, and the ninety-day climb to it

The finish line is the test you could not pass on page one: fourteen days, phone off, and the business runs.

You do not jump there from a standing start. You climb to it, and ninety days is enough time to climb if you start this week.

Days 1 to 5: log. Run the interruption log, capture, do not fix. You end the week with your real list, in your own words, twenty to forty lines of it.

Days 6 to 14: sort and hand off three. Sort every line into the four piles, then write your first three one-line rules and hand them off with the script. Then hand back the first few that bounce, because they will.

Days 15 to 30: write the five that matter. Take your Missing-SOP pile and write the five one-page procedures that cover the most repeat questions, and name one person, a manager or a lead, as the place things go instead of you. Five pages, not fifty, and they cover roughly 80% of the questions that used to land on your phone.

Days 31 to 60: the three-day test. Take a long weekend, three days, phone off, someone else's number on the voicemail. Come back and debrief what broke, what calls came, what was missing: every break is a rule or an SOP you had not written yet, so you patch it and move on.

Days 61 to 90: the seven-day test, then book the fourteen. Stretch to a full week away, debrief again, patch again. When a seven-day absence comes back quiet, put the fourteen-day test on the calendar for the next quarter, and by day 90 it is a date, not a fantasy.

The debrief is where the ladder actually pays off, so do not skip it.

After each test, ask three questions of every call that came in: what was the decision, what rule or SOP would have handled it without you, and whose job is that rule now.

Write the answer down and hand it off before the next test.

A test you do not debrief is just a stressful weekend; a test you debrief is three or four new rules that were not there before.

"Quiet" has a definition, so you are not fooling yourself.

A test came back quiet when no call reached you that a written rule could not have answered, and no customer or dollar was lost.

One or two texts you could have ignored is quiet.

A single "the whole thing nearly fell apart" is not, and it points straight at the rule you still owe the team.

Notice that every rung is the same move: find where it still needs you, write the rule, hand it off, hand it back when it bounces.

Keystone runs that loop as a living, scored system so you are not tracking it on paper forever, but the paper version in this guide is enough to start tonight and to prove to yourself the thing actually works.

Tonight

The unwind does not start with a system. It starts with one sentence you should have handed off a year ago.

Everything in this guide is built to get you from carrying the whole business in your head to carrying only the three things that genuinely need you.

DO THIS TONIGHT

Three things, fifteen minutes. One: run the ten-question read and count your yeses. Two: start the interruption log with today's date. Three: text one person the single rule you already know you should have handed off. The business does not stop needing you all at once. It stops needing you one handed-back question at a time.

Plain terms: this is general operating guidance, not advice tailored to your business, and it makes no promise about your results. The dollar figures and percentages in the examples ($300, 15%, 10%, and the rest) are illustrations, not recommendations: set your own numbers against your own margins and your own team. Anything here about what a business is worth is general education, not a valuation of yours and not financial or legal advice. The 1.65 to 3.5 times multiples and the $555,000 swing are published market ranges applied to a round number, not a computed price and not what your business will sell for. For the actual number, run the free Keystone diagnostic. For decisions with tax or legal weight, talk to a licensed professional who knows your books.

YOUR NEXT STEP

Get the real read. The **free Keystone diagnostic** scores how owner-dependent your business is today and shows you the value gap this work closes, the living, scored version of the ten-question read you just did, in about four minutes at app.trykeystone.io.

Next rung, when you have handed off more than three: The Delegation Toolkit (A2, $67), the decision-routing table filled in, plus the briefs and scripts for handing work off so it does not bounce back.