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WEBINAR

Financial Fundamentals

for Building a Profitable Pool Business

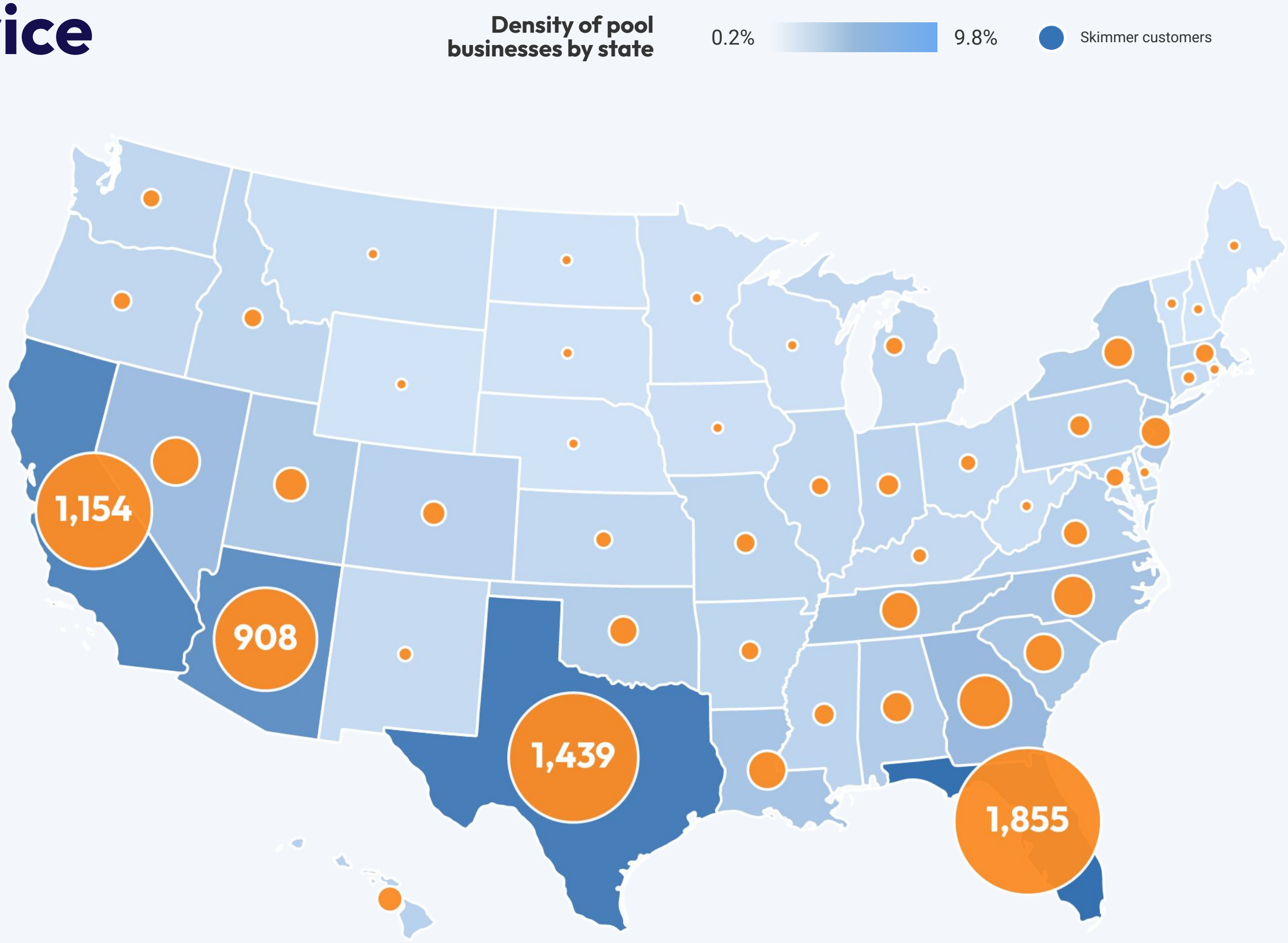
Featuring Ryan Marcinik, Founder, Happy Pool & Spa
and Conor Chang, VP, Finance, Happy Pool & Spa

September 24, 2026

The #1 platform for pool service

Skimmer is on a mission to modernize the pool and spa service and repair industry through easy-to-use software and best-in-class support.

With **1M+ pools** under management, **40,000+** pool service professionals trust Skimmer to run their business.



NPS
63

CSAT
99%

Who's on the call today

Ryan Marcinik
Founder

Happy Pool & Spa

Conor Chang
VP, Finance

Happy Pool & Spa

Niki Acosta
Sr. Director of Industry Relations

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Amanda DaSilva
Director of Payments & Expansion

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Ryan Marcinik

Founder, Happy Pool & Spa

BACKGROUND

- Cleaned his first pool in May 2024
- ~1750+ customers served on Florida's Space Coast
- One of the nation's fastest growing independent pool service companies
- Background in banking, M&A & entrepreneurship
- Acquired 22 pool routes or businesses over the past two years
- Runs the business with a CFO mindset

MEET THE PANEL

Conor Chang

VP, Finance, Happy Pool & Spa

BACKGROUND

- Experience in accounting, corporate finance, due diligence, & entrepreneurship
- Leads Finance and Administrative functions for Happy Pool & Spa
- Focused on profitability, cost management, acquisitions, and cash flow
- Brings an accounting and finance professional's view to running and scaling a route-based business
- Certified Public Accountant, State of CA

Today's agenda

1. Know Your Numbers	The financial metrics every pool business owner should understand
2. Know Your Costs	What it really costs to deliver service and keep your team productive
3. Protect Your Profit	Margins, cash flow, rising costs, and when to make adjustments
4. Diagnose Your Business	Turn your numbers into better business decisions
5. Keep Your Books in Shape	How accurate bookkeeping gives you a clearer financial picture
6. Q&A	Your questions for Ryan + Conor

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OPENING

More revenue doesn't mean more profit.

Your routes are full. Your team is busy. Revenue is coming in.
But you're still asking, ***“Why can't I get ahead?”***

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How confident are you in your numbers?

1

Very confident

You know exactly where you're making and losing money.

2

Somewhat confident

You have a general sense, but gaps remain.

3

Not very confident

The numbers exist, but you don't fully trust them.

4

Mostly my bank balance

That's the main signal you're watching.

Launch poll: let's see where the room stands before we dive in

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Don't guess. Diagnose.

A doctor looks at the data before deciding what to do next.

Your business should work the same way.

1

Accurate numbers

Know your true revenue and true costs

2

Better diagnosis

See what's actually driving performance

3

Better decisions

Act with confidence, not guesswork

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Which numbers matter most?

If you only looked at a handful of metrics every month, watch these:

REVENUE & COSTS

- Revenue
- Direct costs
- Selling, General & Administrative Expenses (SG&A)

MARGIN & CASH

- Gross margins
- EBITDA margins
- Cash flows
- Accounts receivable

KPIs

- Customer count & retention / churn
- Tech utilization (repair and service)

Remember: numbers matter but what you do with them matters more

THE MATH

Revenue is not profit

START	-	=	-	=
Revenue	**Direct costs**	**Gross profit**	**Overhead (SG&A)**	**EBITDA/Net profit**
Total dollars collected	Chemicals, labor, fuel	What's left after direct costs	Admin, insurance, other overhead	What you actually keep

Ask yourself: do you know what it actually costs you to deliver your service?

It's more than chemicals + wages

What does it really cost to service a pool?

DIRECT COSTS

- Chemicals
- Technician labor
- Payroll taxes & burden
- Parts & materials
- Fuel
- Vehicle operating costs
- Equipment & tools
- Subcontractor labor

SG&A - OVERHEAD

- Insurance
- Office & admin
- Software
- Phones & internet
- Marketing
- Accounting & bookkeeping
- Legal & professional services
- Rent & facilities

So what: if you don't know your cost to serve, you don't know if your pricing is profitable.

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How many of your hours make you money?

01
Paid hours
Everything on the clock

02
Productive hours
Time actually doing the work

03
Billable hours
Time the customer pays for

Where the rest goes: drive time, parts runs, estimates, callbacks, scheduling gaps, admin

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A $20/hour tech doesn't cost you $20/hour

Wages are only the starting point

PER PAID HOUR — ROUTE TECH	
Hourly wage	$20.00
Employer FICA (7.65%)	$1.53
Federal & state unemployment (1.2%)	$0.24
Workers' comp (≈5% of wages)	$1.00
Health benefit (≈$300/mo)	$1.73
Other benefits — PTO & holidays (≈4%)	$0.80
Cost per paid hour	**$25.30**

PER TRUCK PER DAY	
Truck payment ($450/mo)	$20.77
Insurance ($175/mo)	$8.08
Maintenance & tires ($170/mo)	$7.85
Fuel (100 mi ÷ 20 mpg × $4.50)	$22.50
Cost per truck-day	**$59.20**

≈ $3.95 per stop at 15 stops a day

Ask: what does one productive hour actually cost your business?

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Gross profit has to carry the whole company

400 pools. One month. Illustrative sample company.

START	−	=	−	=
Price / pool	Direct costs	Gross profit	SG&A / pool	Net profit
$160.00	**$100.56**	**$59.44**	**$60.00**	**($0.56)**
per month	$25.14 × 4 visits	37.1% margin	$24,000** ÷ 400 pools	(0.4%) margin

MONTHLY SG&A (INCL. PAYROLL TAXES)

Owner salary	**$7,000**	Office & yard rent	**$1,500**
Operations manager (loaded)	**$5,000**	Software & phones	**$1,000**
Office manager (loaded)	**$4,800**	Insurance (GL & umbrella)	**$900**
Marketing & advertising	**$1,800**	Accounting, legal & other	**$2,000**
Total SG&A			**$24,000** · $60.00 per pool per month**

($224)
company net loss a month on $64,000 of revenue

~404
pools needed just to cover SG&A

Read it this way: every pool carries $60 of overhead and offsets gross profit of $59.44 at $160 a month

Profit and cash are not the same thing

Your P&L says you're profitable — so where's the money?

TIED UP IN ASSETS

- Unpaid invoices
- Equipment
- Vehicles
- Debt payments

TIED UP IN GROWTH

- Owner compensation
- Marketing
- Growth investments

The reality: profit on paper doesn't always mean cash in the bank

Profit vs. cash flow

PROFIT

Are you making money?

Revenue

less Expenses

= Profit

CASH FLOW

Do you have money when you need it?

Cash in

less Cash out

= Change in cash

Why it matters: a profitable business can still have a cash-flow problem

Profit and cash move on different clocks

Illustrative 400-pools per month company

PROFIT	–	–	–	–	=
Net profit	Unpaid invoices	New fleet vehicle down payment	New equipment	Owner/debt distributions	Change in cash
($224)	**$4,000**	**$5,000**	**$2,500**	**$4,000**	**($15,724)**

Where it went: none of those four outflows appear on the P&L — a break-even month becomes $15,724 of cash out the door

Being busy isn't the same as being productive

Tech utilization = number of pools cleaned + completed work orders ÷ expected number of pools to be cleaned per period (Skimmer Labor Report)

<85%
Room to improve

85–95%
Getting there

95%+
Strong utilization

Ask: how much of your team's paid time is actually generating revenue?

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Your costs went up. Did your pricing?

- Labor
- Fuel
- Chemicals
- Equipment

If pricing stays flat: your margin absorbs the increase.

Skimmer pro-tip: consider adding a temporary “fuel surcharge” fee to invoices.

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Margin compression is easy to miss

Don't wait until year-end to find out you're making less.

1

Cost of service

Rising inputs hit margin first

2

Gross margin

Watch it monthly, not annually

3

Cash flow

Margin pressure shows up here next

4

Customer churn

The lagging signal — last to move

Consider: How long does it take you to notice when your margins start shrinking?

Flat rates + rising costs = thinner margins

One pool at $160 a month, direct costs rising 6% a year

37.1%
Year 1 — $100.56 cost, $59.44 gross profit per pool

33.4%
Year 2 — $106.59 cost, $53.41 gross profit

29.4%
Year 3 — $112.99 cost, $47.01 gross profit

$180
Year 3 rate needed to hold gross margin at 37.1% (+12%)

Two years of no rate change: $12.43 of monthly gross profit per pool quietly disappears

EXERCISE

What are the numbers telling you?

1

Revenue is up, but profits are down.

- Gross margin
- Labor costs
- Cost of chemicals
- Overhead

2

You're profitable, but constantly short on cash.

- Accounts receivable
- Cash flow
- Debt payments
- Large or unexpected expenses

3

Repairs are slammed, but margins aren't improving.

- Tech utilization
- Markup vs. Margin
- Billable vs. paid hours
- Labor cost per productive hour
- Parts & material costs

EXERCISE

Keep diagnosing

4

Customer count is stable, but service margins keep shrinking

What should you investigate?

- Chemical usage & costs
- Technician labor costs
- Fuel & vehicle maintenance
- Route optimization
- Pricing

5

You're considering a price increase

What factors do you need to consider?

- Cost of service
- Gross margin
- Customer profitability
- Churn & retention
- Competitor/market pricing

Skimmer pro-tip: use Skimmer reports to spot trends and diagnose issues faster

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THE FOUNDATION

Better decisions start with better books.

If your books are months behind or miscategorized, you're deciding with an incomplete picture.

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Bookkeeping built for pool pros

1

Accurate, current books

Know where your business stands.

2

Dedicated, U.S.-based support

Get help from a real person.

3

Clear financial reporting

Understand what your numbers are telling you.

4

Tax-ready information

Spend less time scrambling at tax time.

Bottom line: you don't need to become a financial expert — you need accurate books and access to someone who is

Skimmer pro-tip: Behind on your books? Catch-up bookkeeping is available and can help get you current

Less bookkeeping. More clarity.

SETUP & DATA

- Transactions categorized
- Skimmer billing data connected
- Dedicated bookkeeper

SUPPORT & REPORTING

- Professional financial reports
- Year-end tax packet
- Ongoing bookkeeping support

Net effect: more time running your business, less time trying to figure out your books

FREE FINANCIAL HEALTH CHECK

Put your own numbers to the test

Every registrant gets a free financial health check with Ryan Marcinik

1 **Share a few numbers**

Enter a few basic details about your business from your own income statement via the Google Form

2 **Ryan reviews them**

Your numbers run through the same diagnostic we walked through today

3 **Get your scorecard**

A one-page read-out with your top three opportunities, plus a summary of where your business benchmarks against your peers across the country

YOUR SCORECARD
Gross margin
Net margin (with owner pay)
Labor % of revenue
Chemical cost per pool
AR aging
Cash balance
Customer retention

Sample — for illustration

You'll get: a free financial report — plus the option to compare your numbers anonymously with other participants

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What will your numbers tell you?

ASK YOURSELF
Are you charging enough?
Are your labor costs where they should be?
Are your margins shrinking?
Is your team being utilized effectively?
Where is your cash going?
Where is your biggest opportunity?

Bring your questions: Ryan and Conor are here to help you find the answers!

Q&A

Taking your questions!

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Founder

Happy Pool & Spa

Conor Chang
VP of Finance

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Niki Acosta
Sr. Director of Industry Relations

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Amanda DaSilva
Director of Payments & Expansion

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Profitability, pricing, labor costs, cash flow, bookkeeping, KPIs, repair utilization, growth.

CLOSING

You don't need to become an accountant.

You need reliable numbers, an understanding of what they're telling you, and the ability to act on them.

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LET'S GO

Know your numbers.
Build a better business.

Claim your free Financial Health Check. Learn more about Skimmer Bookkeeping.

Thanks for joining us!