

PLAYBOOK

# From the Office Job to \$6.9M

A Texas Contractor's 2-Year Playbook for Replacing Your  
W-2 with Government Work

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## Why I wrote this

I worked my way up from engineering project manager → director of operations → COO. 12 to 15 years of climbing. Every promotion paid more and burned me out more. I was building somebody else's company and wishing I was building my own.

I had a boss who left the office at 4:30 in the afternoon. He got there at 7:30 in the morning. One day he told me I had to start being at my desk at 8:00 sharp — *because that's when everyone else got there*. Eight o'clock for me meant I couldn't take my kids to school anymore. Twenty minutes in the car in the morning is the best twenty minutes of the day with a 7-year-old, and I was about to give that up to be at a desk 15 minutes earlier, for a man who'd be gone before I clocked out.

That was the moment. I picked a number — *first \$1M signed contract, I'm out* — and I started working on the escape during every minute the job wasn't watching me. Year one: **\$2.3M in work**. Year two: **\$6.9M**. VA service-disabled veteran-owned certification, VA hospital work, then municipal. The numbers kept compounding.

This playbook isn't my life story. It's the action plan. Every section is a thing *you* do, not a thing *I* did. Read it once, skim it twice, and pick the next step you can take this week.

— Lee

## SECTION 01

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# Don't Quit. Moonlight First.

The single biggest mistake I see contractors make is the dramatic exit — *I'm done, I'm going full-time on my own next Monday* — with no signed contracts, no insurance, no crew, no estimating workflow, no cash runway.

That's how you go broke in six months.

Do this instead:

**Use your current job as your funding source.** Your W-2 pays the bills while you build the business. Your benefits cover your family while you set up your own. Your stable income is the thing that lets you bid jobs at *real* prices instead of desperate prices.

**Pick a specific quit-trigger and write it down.** Mine was simple: *the day I have a \$1M contract signed, I give two weeks notice.* You can pick any trigger — \$500K in signed work, three contracts over six months, six months of cash reserves, whatever — but it has to be **specific, measurable, and outside your boss's control.** "When I feel ready" is not a trigger. "When I have \$X signed" is a trigger.

**Set a date by which the trigger must be met.** Mine was eighteen months. If I hadn't gotten there in 18 months, I was going to reassess (not quit blindly, not give up — *reassess*). The deadline forces real work.

The bonus you didn't expect: once you have the trigger written down, every bid you submit has a clear meaning. You're not just chasing a job — you're chasing the *exit*. The math is direct.

SECTION 02

# Build the Business in the Cracks

I built mine before work, on lunch, after work, on weekends. The irony was perfect: I was using the very job I was trying to leave to *fund and house* the thing replacing it. Their printer printed my proposals. Their lunch break is when I called subs. Their commute home is when I returned client voicemails.

Here's the order I'd build in if I were doing it over:

Week	What you build during off-hours
1-2	LLC, EIN, business bank account. Total time invested: ~3 hours over the two weeks.
2-3	Insurance — call a commercial broker, get GL + commercial auto quotes. (Workers' comp activates when you hire)
3-4	A website. Not fancy. One page, your trade, your service area, your phone, three photos of work you've done. Squa
4-6	An estimating template in Excel. Line items, contingency, markup. Plug-and-play. Build it on the first three bids yo
6-8	A subcontractor / crew list. Who do you call when you win? Three names per trade you'll need.
8-12	A material take-off process. Use Fiverr — I had a guy in Pakistan charging \$100 per take-off, 1-2 day turnaround. (
Ongoing	Bid four jobs per week. Every week. Without fail.

**The whole point: when your quit-trigger fires, you don't need a single new thing.** Everything is already running. You're not standing up a business after you quit. You're scaling one that already exists.

## SECTION 03

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# Start Small. Then Go Up-Market.

I didn't bid a \$1M job day one. Nobody does.

My first jobs were small commercial subcontracts — gas station work, a couple of small apartment complexes in town. Tickets in the \$5K-\$50K range. Low risk, low reward, but they did three things that mattered more than the money:

- 1. Real references.** The first thing every bigger GC asks: "Who have you done work for?" One closed-out small job is worth more than ten polished slide decks.
- 2. Insurance history.** Carriers want to see you've operated for a year before they'll give you the limits the bigger contracts require. Small jobs build that file.
- 3. A pricing instinct.** You only learn what your numbers actually *do* in the field by running real jobs through them. The 8th bid prices more accurately than the 1st by a factor of three.

After a year of small commercial work, I started bidding \$500K-\$1M apartment complex jobs. Same trade, same process, just bigger numbers. That's when the quit-trigger came into range.

**Pro tip:** when you transition from small jobs to your first bigger job, *increase the GC interaction*. On the smaller jobs you can submit and hope. On a \$1M bid you call the project manager every 2-3 days. You build the relationship. You become the person they *want* to work with even if you're not the lowest number. (More on follow-up discipline in *paper #7 in this series*.)

## SECTION 04

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# Why Public Work Wins

Here's the secret that almost nobody who's only done commercial work knows:

**Private commercial construction has 12 to 20 bidders for a tradesman like me on every project.**

Most GCs default to the lowest bid. Margins compress to nothing. I'd run the math, see that I couldn't break even at the prices the work was getting awarded for, and then bid it at those prices anyway because *I had to win* something. I lost money. I almost went out of business. That was my crash year.

Then I won my first municipal job.

The same trade, same scope, same labor, completely different game:

- **2 to 3 bidders.** Not 12. Not 20.
- **Higher margins.** Less competition means less price suppression.
- **Payment by law.** Public agencies in Texas have to pay within 30 days under Chapter 2251 of the Texas Government Code (Prompt Payment Act). If they don't, statutory interest accrues. Federal work has the same rule via the federal Prompt Payment Act. Private GCs can stretch you 60, 90, 120 days. On public work, there's a payment clock written into state law.

Three structural advantages stacked on top of each other. You don't have to be smarter than your competition to win public work. You just have to *see* the bids.

## SECTION 05

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# The Five Tools That Did the Work

I went into the full version on YouTube — search "MuniBidBoard 5 tools" or watch it at the bottom of this paper's page. Quick recap so you have the list:

**Tool 5 — AI.** ChatGPT to clean estimates and read specs. Claude Code for the heavier business workflows. If you're not using AI to read 200-page solicitations down to a 1-page bid summary, you're working 5x harder than you need to.

**Tool 4 — Excel + Google Sheets.** Excel is the estimating engine (templates, line items, markup). Google Sheets is the CRM (every prospect, every bid, every follow-up).

**Tool 3 — The bid platforms.** Procore, Building Connected, Plan Hub. Fill out your profile completely. Track which GCs actually win the bids they invite you to — drop the ones who don't.

**Tool 2 — Fiverr + Upwork.** Outsource take-offs. \$100 from a specialist in Pakistan beats \$1,000 from a US firm.

**Tool 1 — MuniBidBoard.com.** The tool I built because nobody else had it. Every Texas municipal, county, school-district, and hospital-district bid in one feed, filtered by your trade and your service area. Expanding to all 50 states summer 2026.

## SECTION 06

# The VA Edge — Read This If You Served

If you served in the U.S. military and you have any service-connected disability rating from the VA, **this section is the most leveraged piece of paper you will read this year.**

The federal government, the State of Texas, and most large municipalities have **set-aside programs** for service-disabled veteran-owned small businesses (SDVOSB). Those contracts are *only* available to certified SDVOSB firms. On any given week there are millions of dollars of work that your non-veteran competition can't even bid on.

Here's what I did (and what you should do if you qualify):

- 1. Get your VA disability rating squared away** if it isn't already. If you have any disability claim sitting in process, work through it. Even a 0% rating makes you a "service-connected" veteran, but the higher the rating, the broader the doors that open.
- 2. Apply for SDVOSB certification.** The federal program is run through the Small Business Administration's Veteran Small Business Certification (VetCert) program — apply at [certify.sba.gov](https://certify.sba.gov). It's free. Takes 60-90 days typically. You'll need: your DD-214, your VA disability letter, your LLC formation documents, financial statements, and proof of ownership/control.
- 3. Then apply for Texas's HUB-Veteran sub-classification.** Same Texas HUB application ([comptroller.texas.gov/purchasing/vendor/hub](https://comptroller.texas.gov/purchasing/vendor/hub)) with the veteran addendum.
- 4. VA hospital work specifically.** Once SDVOSB-certified, register on the VA's vendor portals. **VA hospitals run construction, maintenance, IT, services contracts continuously.** Many are SDVOSB set-aside or SDVOSB-preferred. I got into VA hospital work and the pipeline tripled inside six months.

**A real number from my second year:** the share of revenue from VA-related work grew from roughly 0% in year one to over 40% in year two, and the margins were better than commercial *or* municipal because the competition pool was smaller by design.

If you served, *do not* leave this on the table. The certification process is annoying and bureaucratic. It also pays for itself the first time you win a single SDVOSB set-aside contract. Set aside a Saturday, fill out the paperwork, and start the clock.

If you didn't serve: skip this section, move on to section 7.

## SECTION 07

# The First-90-Day Plan (If You're Still in the Office Job)

You don't quit on day one. You quit on the day your trigger fires. Here's how to make the trigger fire as fast as possible:

**Days 1-7.** Form LLC, get EIN, open business bank account. Order business cards. Write down your quit-trigger and your deadline on a piece of paper and tape it inside your closet door.

**Days 8-14.** Call three commercial insurance brokers. Get GL quotes (\$1M/\$2M minimum). Pick one. Get commercial auto on whatever vehicle you'll use for work.

**Days 15-21.** Register on Procore, BuildingConnected, and Plan Hub. Complete every field of every profile. Add your trades, your service radius, your insurance.

**Days 22-30.** Register on the top 5 local municipal vendor portals in your area + on the Texas Comptroller's CMBL (Centralized Master Bidders List). Hit the largest school district in your county too.

**Days 31-45.** Submit your first 4 bids. Doesn't matter if they're huge or tiny. You're learning the workflow. Read the entire solicitation each time. Ask RFI questions. Submit on time.

**Days 46-60.** Follow up on bid #1. Watch the bid opening (most municipal bids open publicly — anyone can attend or read the tabulation online). Log every bidder + their price.

**Days 61-90.** Submit at least 4 bids per week for the rest of the period. Win one. Win two. Use the wins to build references for the bigger jobs your quit-trigger requires.

If your trigger is \$1M-signed like mine was, you're probably looking at 6-18 months to fire it. Don't be discouraged by month 4 when you haven't won the big one. Keep the cadence. The math eventually wins.

## SECTION 08

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# The Five Mistakes That Cost Me Millions

Learn these without paying tuition.

- 1. I underbid because I was desperate.** That crash year I mentioned — that's what did it. I priced thin to win volume. Worked until the third bad job in a row ate every penny of profit. **Fix:** price to win the *right* jobs, not every job. A 25% hit rate at fair pricing beats 80% hit rate at thin pricing every time.
- 2. I missed an addendum.** Public agencies issue addenda mid-bid to clarify scope. I missed one on a job I really wanted, bid a project that no longer existed, lost embarrassingly. **Fix:** check the portal the morning of bid day. Always. Set a calendar reminder for 7:00 AM bid day.
- 3. I wasn't bonded when I needed to be.** Left \$400K on the table in year one because I hadn't pre-qualified with a surety. **Fix:** start the bonding pre-qualification process before you need it. It takes 1-3 weeks. (See paper #8 in this series for the bonding deep-dive.)
- 4. I didn't apply for HUB / SDVOSB sooner.** I delayed the VA certification by almost a year because I "didn't have time." That delay cost me hundreds of thousands of dollars in set-aside work. **Fix:** if you qualify, apply *now*. Don't wait until you need it.
- 5. I ignored the AP department.** GCs and public agencies have specific invoicing processes. Submitting a clean invoice on the correct form on the right day gets you paid 30 days earlier than emailing a PDF. **Fix:** learn each customer's billing process the day you sign the contract. Save 30 days of cash float per invoice.

## SECTION 09

# Your 30-Day Action Plan

If you're starting from zero, do this in order:

Week	What you do
1	Write your quit-trigger + deadline on paper. Tape it where you'll see it daily.
1	Form LLC, get EIN, open business bank account. (Paper #2 in this series has the full 6-week setup guide.)
2	Call 3 commercial insurance brokers. Get GL + commercial auto quotes.
2	If you served — start your SDVOSB application.
3	Register on Procore, Building Connected, Plan Hub. Complete every field.
3	Register on your top 5 local municipal portals + Texas CMBL.
4	Build your Excel estimating template. Practice on 2-3 old quotes.
4	Submit your first 4 bids. Read the full solicitation on each.

By day 30 you're no longer pre-launch. You're in the game. The quit-trigger starts ticking.



## What's next

This is paper #1 in a free series. Coming next:

- **Paper #2: The 6-Week Foundation Checklist** — *(already published)* Every form, fee, link, and license you need before bidding public work.
- **Paper #3: How to Bid Without Losing Money** — *(coming soon)* The estimating template, the sealed bid submission process, follow-up scripts that win marquee jobs.
- **Paper #4: The Cash-Flow Lever** — *(coming soon)* Texas Prompt Payment Act, statutory interest math, the invoicing tactic that gets you paid 30 days earlier.
- **Paper #5: The 5 Mistakes That Cost Me Millions** — *(coming soon)* Deep dive on each.
- **Paper #6: The VA Edge** — *(coming soon)* If you served — the SDVOSB application walkthrough, the VA-specific bid portals, and the contract types I won most often.

All free. All at [munibidboard.com/whitepapers](https://munibidboard.com/whitepapers).



## About MuniBidBoard

MuniBidBoard.com aggregates every municipal, county, school-district, and hospital-district bid in Texas (and soon, all 50 states) into one feed. Filtered by your trade and your service area. Built by a working contractor for working contractors.

If this paper was useful, the natural next step is to **see what's open right now in your trade and service area**. 7-day free trial, no credit card required to look.

→ **[munibidboard.com](https://munibidboard.com)**

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