



# Artisan Quoting & Pricing Guide 2026

Price right, win work, protect margin — tick each box as you complete it.

Labour-only 2026 rates · verified against SA Property Tools trade calculators

## Step 1 — Price Labour Against Current Benchmarks

- 1. Check your trade's current SA labour-only rate**  
Combined plastering R90–R130/m<sup>2</sup>, interior painting R25–R45/m<sup>2</sup>, single-skin bricklaying R150–R270/m<sup>2</sup>, paving R80–R150/m<sup>2</sup> (2026 rates).
- 2. Adjust for your region**  
Cape Town and Johannesburg typically sit at the higher end of any provincial range.
- 3. Adjust for the specific job's complexity**  
Awkward access, height, or unusual finishes justify a rate above the baseline — don't quote the generic rate blind.
- 4. Check the rate before every quote, not from memory**  
Labour and material costs move — a rate that was competitive six months ago may now be underpriced.

## Step 2 — Price Materials Separately

- 1. Quote materials at current supplier prices**  
Never bundle materials into a single labour-plus-materials lump sum — it hides where your actual margin sits.
- 2. Add a 5–10% buffer for wastage and offcuts**  
A modest, standard allowance on top of the base material quantity.
- 3. Keep the material line separate from the labour line**  
This protects you if material prices move between quoting and starting, and builds client trust through transparency.
- 4. Be ready to show the client the split on request**  
Itemised labour vs. material cost defuses suspicion about a total price far better than a bundled figure does.

## Step 3 — Structure a Quote That Wins Work

- 1. Itemise labour and materials as separate lines**  
Never a single bundled figure — a proper comparison is impossible without this.
- 2. Specify exact materials, finish level and method**  
Removes room for later dispute about what was actually agreed.



- 3. State your assumptions**  
Site access, existing surface or structure condition, and working hours assumed.
- 4. State your exclusions explicitly**  
So any addition requested later is visibly a variation, not an oversight on your part.
- 5. Set a validity period for the quoted price**  
Given material prices move, state how long the number stands.
- 6. State payment terms upfront**  
Deposit, progress payments, and the final payment trigger — in the quote itself, not negotiated after acceptance.

## Step 4 — Protect Your Margin Once the Job Starts

- 1. Build a margin buffer into your base pricing**  
For travel time and minor on-site surprises — a deliberate line from the start, not an afterthought if the job runs long.
- 2. Treat every scope addition as a priced variation**  
Even a small verbal request from a familiar client (“just move that plug point too”) needs a written price before you proceed.
- 3. Get variation prices agreed in writing before continuing**  
Protects you from disputes later about what was included in the original quote.

## Step 5 — Avoid the Recurring Pricing Mistakes

- 1. Quote from current rates, not memory**  
Rates move; check before every quote rather than reusing a figure from months ago.
- 2. Never bundle labour and materials**  
It hides your actual margin and makes future price adjustments harder to justify to the client.
- 3. Always put scope and exclusions in writing**  
Every verbal assumption becomes a potential dispute once the job is underway.
- 4. Resist underpricing to win against competition**  
It wins the job, then loses money on it once real conditions and time on site are accounted for.
- 5. Take a deposit on any job beyond a small task**  
Protects you from carrying material and labour cost risk with no client commitment secured upfront.

## Step 6 — Set Payment Terms That Protect Cash Flow



- 1. Agree a deposit to cover material costs upfront**  
Protects you from carrying that cost yourself before work even begins.

---

- 2. Stage progress payments on larger jobs**  
Tied to completion stages, mirroring the same discipline used on full residential builds.

---

- 3. Define the final payment trigger clearly**  
Typically on completion and client sign-off — not on your own assessment alone.

---

- 4. Get all of this in writing before work begins**  
For any job beyond a small, single-day task — verbal agreement on payment terms invites dispute later.

## Quote Checklist — Quick Reference

### Every quote should include

- ✓ Itemised labour and materials as separate lines
- ✓ Specification detail: materials, finish level, method
- ✓ Stated assumptions (access, condition, working hours)
- ✓ Stated exclusions
- ✓ Validity period for the quoted price
- ✓ Payment terms: deposit, progress payments, final trigger

### ■ ■ Disclaimer

Labour rates vary by region, job complexity, site conditions and individual contractor. Figures in this guide are typical 2026 SA benchmark rates. This document is provided for general information only and does not constitute financial, legal or professional advice. Check current calculator figures and local market conditions before finalising any quote.