Sample 3-Page Contractor Pack

WIP Schedule, Cash Forecast, Margin Exceptions

01 / WIP SCHEDULE

One illustrative job. A clear view of cost and billing.

EXAMPLE JOB / COST-TO-COST EXAMPLE	AMOUNT
Contract value	$1,000,000
Original estimated total cost	$750,000
Revised estimated total cost	**$800,000**
Cost incurred to date	$480,000
Estimated remaining cost	$320,000
Illustrative earned amount	**$600,000**
Billed to date	$550,000
Illustrative earned amount less billed	**$50,000**

How this example works

60% cost-to-cost completion = $480,000 incurred ÷ $800,000 revised estimated total cost.

$600,000 illustrative earned amount = $1,000,000 contract × 60%. The $320,000 remaining cost completes the $800,000 cost outlook.

$50,000 earned-versus-billed difference = $600,000 less $550,000 billed. This difference is a prompt to check billing status and contract terms; it is not cash collected.

Example figures demonstrate the reporting format. Scope and formats are agreed for each engagement.

02 / CASH FORECAST

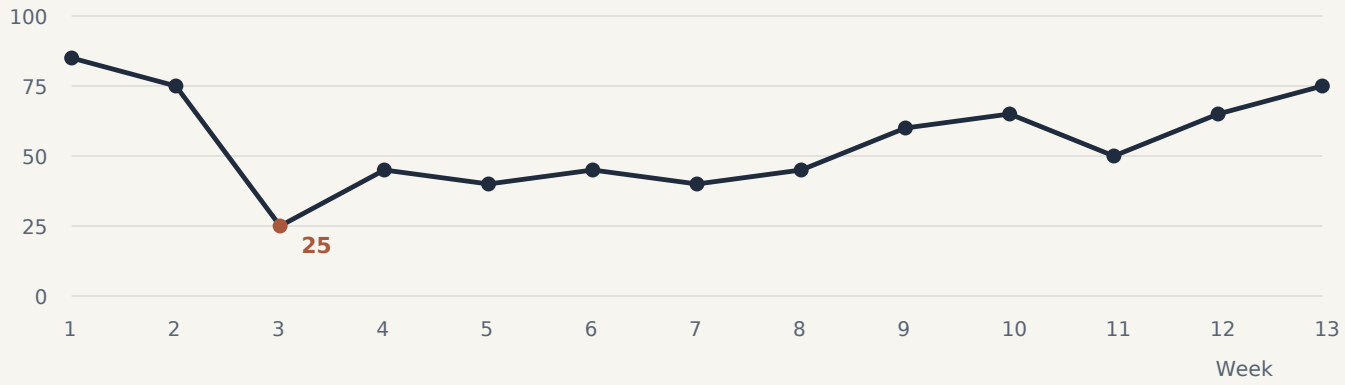
Rolling 13-week cash forecast

Illustrative planning period • Table and chart amounts in $000

OPENING CASH
$100,000

LOWEST PROJECTED WEEK-END
$25,000 · Week 3

Projected week-end cash ($000)



WEEK	OPENING	RECEIPTS	PAYMENTS	ENDING
1	100	80	95	85
2	85	90	100	75
3	**75**	**60**	**110**	**25**
4	25	110	90	45
5	45	80	85	40
6	40	100	95	45
7	45	95	100	40
8	40	90	85	45
9	45	105	90	60
10	60	115	110	65
11	65	80	95	50
12	50	120	105	65
13	65	110	100	75

Period totals: receipts $1,235,000 · payments $1,260,000 · net change -$25,000.

Lowest projected week-end balance is $25,000 in Week 3. This does not establish the minimum intraday balance. Billed or earned amounts on page 1 are not assumed cash receipts here.

03 / MARGIN EXCEPTIONS

What changed. What to ask.

The same illustrative $1,000,000 job, with a revised cost outlook.

EXPECTED MARGIN	COST OUTLOOK	BILLING DIFFERENCE
25% → 20%	+$50,000	$50,000
Down 5 percentage points	$750,000 → $800,000	Illustrative earned less billed

01 Cost outlook increased

The total estimated cost increased from $750,000 to $800,000. Expected gross profit falls from $250,000 to $200,000. These are estimates, not realized results.

Owner question: What supports the additional $50,000, and is the $320,000 remaining-cost estimate complete?

02 Earned amount and billing differ

The illustrative earned amount is $600,000, while billed-to-date is $550,000. The $50,000 difference does not by itself establish that an invoice is due or collectible.

Owner question: What do the contract terms and billing status support, and what needs to happen next?

03 Cash depends on timing

The separate cash forecast reaches its lowest projected week-end balance of $25,000 in Week 3. It does not attribute that cash position to this job or to the billing difference.

Owner question: Which receipt and payment dates need confirmation, and how would timing changes affect available cash?

A sample of the questions a reporting pack can surface. Actual reporting basis, scope and formats are agreed for each engagement.