Northgate Interiors Ltd: cost value reconciliation

Month-end July 2026. Draft: not yet signed off. Worked example (fictional company).

Job	Forecast value	Forecast cost	Margin	%	Moved	Cash outstanding	Checks to look at
J101 Station Road flats	£482,400	£414,800	£67,600	14.0%	+0.01 pp	£19,400	4
J102 Riverside school extension	£260,000	£239,000	£21,000	8.1%	−3.92 pp	£15,600	4, 6
Total	**£742,400**	**£653,800**	**£88,600**	**11.9%**		**£35,000**	

J101 Station Road flats, for Hallam Build Ltd

Forecast margin up 0.01 pp on last month, to 14.0% (+£400). Biggest movements: Recognised change +£2,400; Own labour −£1,000; Labour-only subs −£1,000.

	This month	Last month	Movement
Forecast final value	£482,400	£480,000	+£2,400
Forecast final cost	£414,800	£412,800	+£2,000
Forecast margin	**£67,600**	**£67,200**	**+£400**
Margin %	14.0%	14.0%	+0.01 pp
Internal valuation	£159,400	£95,000	+£64,400
Cost to date (incl. accruals)	£152,300		

Cash	To date
Applied	£162,000
Valued by main contractor	£152,000
Paid	£125,000
Retention held	£7,600
Outstanding	**£19,400**

Why the margin moved	£
Recognised change	+£2,400
Own labour	−£1,000
Labour-only subs	−£1,000
Margin movement	**+£400**

Checks to look at

4. Cost to complete is just budget less cost to date: Materials, Plant & access, Sub-subcontract, Site overheads.

J102 Riverside school extension, for Calder Construction Ltd

Forecast margin down 3.92 pp on last month, to 8.1% (−£10,200). Biggest movements: Materials −£4,200; Own labour −£4,000; Labour-only subs −£2,000.

	This month	Last month	Movement
Forecast final value	£260,000	£260,000	£0
Forecast final cost	£239,000	£228,800	+£10,200
Forecast margin	**£21,000**	**£31,200**	**−£10,200**
Margin %	8.1%	12.0%	−3.92 pp
Internal valuation	£82,000	£40,000	+£42,000
Cost to date (incl. accruals)	£77,700		

Cash	To date
Applied	£82,000
Valued by main contractor	£80,000
Paid	£62,000
Retention held	£2,400
Outstanding	**£15,600**

Why the margin moved	£
Own labour	−£4,000
Labour-only subs	−£2,000
Materials	−£4,200
Margin movement	**−£10,200**

Checks to look at
4. Cost to complete is just budget less cost to date: Plant & access, Sub-subcontract, Site overheads.
6. Big margin move, or well above tender: Forecast margin moved -3.92 pp.

Calculated by the free CVR tool from Streamlined Analytics. Every figure is calculated from the inputs by code, not AI. General information, not accounting advice.