Northgate Interiors Ltd: cost value reconciliation

Month-end August 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	£489,000	£422,350	£66,650	13.6%	−0.38 pp	£25,200	4, 7
J102 Riverside school extension	£265,600	£259,000	£6,600	2.5%	−5.60 pp	£20,280	2, 4, 6
J103 Mill Lane offices fit-out	£145,000	£123,250	£21,750	15.0%	0.00 pp	£28,025	4
Total	**£899,600**	**£804,600**	**£95,000**	**10.6%**		**£73,505**	

J101 Station Road flats, for Hallam Build Ltd

Forecast margin down 0.38 pp on last month, to 13.6% (−£950). Biggest movements: Recognised change +£6,600; Materials −£6,400; Site overheads +£5,350.

	This month	Last month	Movement
Forecast final value	£489,000	£482,400	+£6,600
Forecast final cost	£422,350	£414,800	+£7,550
Forecast margin	**£66,650**	**£67,600**	**−£950**
Margin %	13.6%	14.0%	−0.38 pp
Internal valuation	£224,000	£159,400	+£64,600
Cost to date (incl. accruals)	£199,100		

Cash	To date
Applied	£233,500
Valued by main contractor	£216,000
Paid	£180,000
Retention held	£10,800
Outstanding	**£25,200**

Why the margin moved	£
Recognised change	+£6,600
Own labour	−£4,000
Labour-only subs	−£500
Materials	−£6,400
Plant & access	−£2,000
Site overheads	+£5,350
Margin movement	**−£950**

Checks to look at
4. Cost to complete is just budget less cost to date: Sub-subcontract.
7. Main contractor valuing below our application, three months running: 7.5% below our application this month.

J102 Riverside school extension, for Calder Construction Ltd

Forecast margin down 5.60 pp on last month, to 2.5% (−£14,400). Biggest movements: Own labour −£10,000; Recognised change +£5,600; Labour-only subs −£5,000.

	This month	Last month	Movement
Forecast final value	£265,600	£260,000	+£5,600
Forecast final cost	£259,000	£239,000	+£20,000
Forecast margin	**£6,600**	**£21,000**	**−£14,400**
Margin %	2.5%	8.1%	−5.60 pp
Internal valuation	£130,100	£82,000	+£48,100
Cost to date (incl. accruals)	£123,200		

Cash	To date
Applied	£128,000
Valued by main contractor	£124,000
Paid	£100,000
Retention held	£3,720
Outstanding	**£20,280**

Why the margin moved	£
Recognised change	+£5,600
Own labour	−£10,000
Labour-only subs	−£5,000
Materials	−£4,000
Plant & access	−£500
Site overheads	−£500
Margin movement	**−£14,400**

Checks to look at
2. Accruals carried from an earlier month: Confirm 1 carried accrual(s).
4. Cost to complete is just budget less cost to date: Sub-subcontract.
6. Big margin move, or well above tender: Forecast margin moved -5.60 pp.

J103 Mill Lane offices fit-out, for Pennine Interiors Ltd

The forecast margin is unchanged from the tender at 15.0%.

	This month	Tender	Movement
Forecast final value	£145,000	£145,000	£0
Forecast final cost	£123,250	£123,250	£0
Forecast margin	**£21,750**	**£21,750**	**£0**
Margin %	15.0%	15.0%	0.00 pp
Internal valuation	£30,500	£0	+£30,500
Cost to date (incl. accruals)	£24,700		

Cash	To date
Applied	£30,000
Valued by main contractor	£29,500
Paid	£0
Retention held	£1,475
Outstanding	**£28,025**

Why the margin moved	£
Margin movement	**£0**

Checks to look at

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

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.