

The Construction Executive's Interactive Guide to Business Visibility

PART 1: REPORTING




sage

ARE YOU RUNNING YOUR BUSINESS THROUGH A KEYHOLE?

Many construction and contracting firms today suffer from a lack of visibility into key performance metrics. We call this “keyhole visibility” because it’s the equivalent of trying to evaluate what’s happening in a room by looking through a keyhole. With a narrow view, you’re unable to fully understand what’s behind the door and what might be lurking around the corner. Likewise, with insufficient reporting on project and business details, you are forced to make critical decisions with only a small portion of the information.





A solid foundation for business reporting helps you open the door, flip on the light switch, and see with utmost clarity all the details that drive your business.

With construction-specific accounting and operations solutions, you can gain complete visibility into your projects so you know where you've been, where you are currently, and where you will end up on a project in terms of dollars spent, man hours used, and schedule commitments met. In addition, you can keep score on the performance and health of your business.

This interactive guide explores the essential types of reports you need to run your business, as well as related best practices for hot-button issues such as securing adequate bonding, preventing profit erosion, and reducing the risk of claims. It will help you identify key elements you should look for in a construction reporting system.

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Learn More About Job-Ready Visibility



THREE ESSENTIAL TYPES OF CONSTRUCTION REPORTS

1 Job Cost and Project Reports

Why they are important:

- Help you determine if your jobs are profitable.
- Embolden you to make course corrections to keep projects on track.
- Can be the difference between a profitable project and budget-breaking cost overruns.



2

Why they are important:

- Used to document what happened on the jobsite and what should have happened each day.
- Can help your project teams identify issues and make adjustments.
- Help prevent costly claims against your company by showing your work was performed in good faith.



Why they are important:

- Paramount in helping measure the financial health of your company.
- Used by bankers and bonding agents to gauge your business' financial position.
- Help you plan the future of your business.



3 Financial Statements



IN THEIR OWN WORDS

What your peers and experts say about the importance of visibility and reporting.

“Solid reporting is critical for identifying and solving potential problems—whether they be at the project or enterprise level. Heightened transparency will give you the ability to identify potential cost impacts while there is time to take corrective action.”

William Kerns
President
Construction Turnaround Consultants
www.ConstructionTurnAround.com

“The biggest thing that helped our bottom line was knowing what a job really costs—how much labor was involved and how much material. That was really mystical in the past.”

Steve Getzin
Vice President
J.F. Cook Company

“I often tell contractors that decision making is made up of two things: experience and data. The more you have of both of these, the better your decisions.”

Dennis Stejskal
Vice President, Product Management
Sage Construction and Real Estate

“Contractors need a system to produce reliable job cost reports that compare actual costs to the original budget. Once there is a budget for both the originally anticipated costs and additional change order costs, contractors need an accurate and timely reporting system.”

Leslie Shiner,
Owner
The ShinerGroup

“Top construction business owners know their contract numbers. These include closed jobs and current jobs in progress. They review how well they did on past jobs and how well they’re doing on current jobs.”

George Hedley
Hedley Construction
Hardhat BIZCOACH

“As a concrete specialty subcontractor, our biggest risk is our labor exposure. By tracking our labor units at the most minute detail, I’m able to look at production units on a percent complete basis and really see what the pulse of the job is and, therefore, the pulse of the company.”

Bill Ellis
President
Whitaker Ellis



UNDERSTANDING THE TRUE COST OF JOBS

Properly prepared, a Work in Progress (WIP) report can provide more insight into your company's financial performance than the balance sheet or income statement. It highlights project management, estimating, and administrative issues that can hurt your profit margin.

Keeping score on your projects provides many benefits. When you understand the true costs—and therefore the profitability of each job—you can build more accurate bids, avoid unprofitable work, and take measures to control costs more effectively.

Conversely, if you aren't able to accurately track and measure job costs, you will struggle to make your anticipated profits. You will also likely repeat the same mistakes since you are unable to identify problems and what caused them in the first place.

To automate the process of tracking job costs, construction firms require a construction-specific job costing solution that's capable of producing reports on each work task by cost code. Only then can your project managers accurately assess cost status to establish how actual performance compares with the budget.



THREE CHARACTERISTICS OF A HIGH-PERFORMING JOB COST SOLUTION



Bill Ellis, president of Whitaker Ellis, talks about the importance of visibility into labor productivity.

[Click to watch video](#)

1 Standardized

Left to their own devices, all project managers would have different ways of tracking the costs and profits for work in progress. By implementing a standardized, companywide system for calculating and reporting out the percentage completion for jobs, you can greatly increase your ability to spot vulnerabilities that can lead to profit erosion.

2 Comprehensive

An effective job cost system should track more than labor hours and a few cost codes. If you're focused this narrowly, you will struggle to identify potential cost overruns. Your job cost system should track quantities and costs related to all budgeted items, including materials, equipment, supplies, and overhead.

However, recognize that tracking too much detail in your job cost system can lead to reports that are overly complicated and difficult to understand. It's essential to clearly define your organization's reporting goals up front and configure the system with a cost structure that meets those goals.

3 Integrated With Estimating and Other Accounting Functions

Construction executives typically have worker productivity at the top of their minds. If your employees are spending excessive time on duplicate data entry, cutting and pasting data, and back-and-forth communication with other departments, that's money lost. Integration between your job cost, estimating, and accounting functions eliminates the bottlenecks. Your system should be capable of converting bids to budgets, to contracts, to purchase orders, to billing, and to payroll with as little human intervention as possible.



TEN REPORTING ANSWERS

YOUR JOB COST SYSTEM

SHOULD TELL YOU IN FIVE

CLICKS OR LESS

"The cost reports I often see consist of only one or two cost codes with summaries of the original estimate, cost to date, and remaining cost. As a result these contractors often do not realize that their projects are in financial trouble until their budgets have been exhausted, even though there is still substantial work left to complete."

William Kerns
President

Construction Turnaround Consultants

- 1 How do my budgeted costs compare to actual costs?
- 2 What are costs related to a particular job phase and/or cost code?
- 3 What is my labor productivity, including labor's effect on total job costs?
- 4 What are my overbillings versus underbillings?
- 5 What are my committed costs?
- 6 What was my margin variance on a particular project?
- 7 Were there schedule variances, and what caused them?
- 8 What does it cost to have each piece of equipment on a project for one day?
- 9 How are change orders impacting my project costs?
- 10 How many safety issues have there been on a particular project?



WHAT TO LOOK FOR IN AN

EFFECTIVE JOB COST REPORT



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Job Profitability

Job Profitability
Combined Contract and Service
Period 1 to 10

Job	Total Costs	Costs % of Billing	Contract Billing	Service Billing	Gross Profit	Profit % Billing
1 Historical Job Costs	293.19				-293.19	
186 Williams Post Off	372,862.17	68.98	540,551.80		167,689.63	31.02
201 Trappen Motel	535,720.13	70.90	755,639.12		219,918.99	29.10
207 Wood Elementary	550,693.79		750,030.57		199,336.78	26.58
215 Jimenez Burrito	144,553.50				-144,553.50	
Lamb Shoes	6,770.78		4,306.89		-2,463.89	
Bike Path for Rte	4,550.00				-4,550.00	
Big Redwood Tre	192,339.88				-192,339.88	
Building Lease			5,000.00		5,000.00	
Grand Totals:	1,807,783.44		2,055,528.38		247,740.00	

Compare total costs to gross profit to spot areas of concern.

Determine at a glance which projects you are making and losing money on based on your current billings and costs.

Click the Wood Elementary job to see the job cost summary for the project.



Click here to return to the Job Profitability report.



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Job Cost Summary

Job Cost Summary

Job# 207 - Wood Elementary School

See the detail of actual performance compared to budget by cost code.

Identify cost overruns early and make course corrections to preserve your final profit.

Cost Code	Budget	Changes	New Budget	Costs	%	Balance
1000.000 - GENERAL REQUIREM	1,834.00		1,834.00	20,977.93	1,143.83	-19,143.93
1020.000 - Contingency	6,000.00		6,000.00			6,000.00
1310.000 - Permits	46,158.00		46,158.00			46,158.00
1510.000 - Temp. Utilities	3,056.00		3,056.00	556.00	18.19	2,500.00
2000.000 - SITE WORK	278,788.00		278,788.00	189,360.00	67.92	89,428.00
2900.000 - Landscaping	57,661.00		57,661.00			57,661.00
3000.000 - CONCRETE				8,708.20		-8,708.20
3100.000 - Foundation Formwork	47,670.00		47,670.00	35,514.08	74.50	12,155.92
3200.000 - Foundation Reinforcem	2,243.00		2,243.00	2,411.68	107.52	-168.68
3300.000 - Foundation Cast-in-Pla	49,959.00		49,959.00	17,695.53	35.42	32,263.47
3340.000 - Slab Prep	89,932.00		89,932.00	49,775.30	55.35	40,156.70
3350.000 - Slab Cast-in-Place	102,292.00		102,292.00	53,344.86	52.15	48,947.14
6100.000 - Rough Framing	108,463.00		108,463.00	44,799.71	41.30	63,663.29
6120.000 - Wall Framing	77,999.00	-15,552.00	62,447.00	49,965.31	80.01	12,481.69
6130.000 - Roof Framing	22,050.00		22,050.00			22,050.00
6150.000 - Siding & Exterior Trim	4,404.00		4,404.00	623.29	14.15	3,780.71
6180.000 - Glued-Laminated Bea	24,880.00		24,880.00	26,746.00	107.50	-1,866.00
6190.000 - Truss (Prefab)	40,768.00		40,768.00			40,768.00
6200.000 - Finish Carpentry	31,125.00		31,125.00			31,125.00
6700.000 - Rough Hardware	6,854.00		6,854.00	4,770.91	69.61	2,083.09
7200.000 - Insulation	97,720.00		97,720.00			97,720.00
7300.000 - Roofing	40,362.00		40,362.00			40,362.00
8100.000 - Metal Doors & Frames	13,022.00		13,022.00			13,022.00
8200.000 - Wood Doors	808.00		808.00			808.00
8300.000 - Special Doors	2,270.00		2,270.00			2,270.00
8500.000 - Windows	46,711.00		46,711.00			46,711.00
8700.000 - Hardware-Door & Wind	876.00		876.00	-0.01		876.01
9100.000 - Stucco	198,918.00		198,918.00			198,918.00
9250.000 - Gypsum Board	35,792.00		35,792.00			35,792.00
9300.000 - Ceramic Tile	9,213.00		9,213.00			9,213.00
9500.000 - Acoustical Treatment	79,723.00		79,723.00			79,723.00
9660.000 - Resilient Flooring	48,204.00		48,204.00			48,204.00
9680.000 - Carpet	12,650.00		12,650.00			12,650.00
9900.000 - Painting	106,404.00		106,404.00			106,404.00
10000.000 - SPECIALTIES	9,744.00		9,744.00			9,744.00
10800.000 - Bath Accessories	18,157.00		18,157.00			18,157.00
12000.000 - FURNISHINGS	6,840.00		6,840.00			6,840.00
15100.000 - Plumbing	107,406.00		107,406.00	24,825.00	23.11	82,581.00
15700.000 - HVAC	318,750.00		318,750.00			318,750.00
16000.000 - ELECTRICAL				20,620.00		-20,620.00
16100.000 - Electrical Wiring	240,858.00		240,858.00			240,858.00
Sub Totals:	2,396,564.00	-15,552.00	2,381,012.00	550,693.79	23.13	1,830,318.21
Grand Totals:	2,396,564.00	-15,552.00	2,381,012.00	550,693.79	23.13	1,830,318.21

View how changes impact your project cost.



DOCUMENTING WHAT HAPPENED ON THE JOBSITE

Be specific. Daily reports should include the following:

- Time each activity was started. If it's delayed, why?
- Whether the site was prepared with all the items you needed on hand?
- Equipment and personnel who were present.
- Whether any activities were stopped or postponed, and why?
- Time of completion of each activity.

Having access to an ongoing detailed set of daily field reports is a basic—yet highly critical—form of business visibility. The benefits of maintaining an effective system for documenting what happened on the jobsite are twofold.

First, you can review the notations in the field reports on a weekly basis with your project team to identify potential issues and discuss ways to improve performance. Secondly, and more importantly, detailed and well-written reports can protect your business against legal claims.

Unfortunately, it's common for daily field reports to lack the depth of information and specificity to be truly useful for project teams or attorneys. Too often reports merely note the date, weather conditions, a basic overview of work

performed, and a list of workers and equipment present on the site. This level of information lacks teeth and doesn't properly tell the story of what did and did not happen.

Preparing field reports with high standards is not something that is automatic. As with any process, workers need to understand why it's important to document what happens each day on the jobsite. And for a professional-level field reporting process to become truly ingrained into your organization, it must meet five criteria (see the next page).



FIVE CRITERIA FOR CHOOSING AN EFFECTIVE FIELD REPORTING SYSTEM

1 Easy to Create

If your field reporting process is unwieldy or confusing, those responsible for completing the reports will likely become apathetic and produce less-than-desirable results. A computerized system that simplifies the record-keeping process is essential. The system should enable you to track specific cost codes and issues. It also should be able to point to or attach documents, drawings, and photos.

2 Easy to Store and Distribute

In addition to simplifying the way field reports are created, effective construction software must enable your business to meticulously control and store all field reports, notes, and memoranda related to your jobs. Effective organization of these documents will empower you to respond to disputes and prove you performed your work in good faith.

3 Consistent

The most successful field reporting solutions do not take a free-form approach. Rather they are often based on checklist-style templates that prompt jobsite superintendents or crew chiefs to complete every category of information required. This will help ensure that every report shows a gapless account of what happened that's based on fact and supported by details such as equipment numbers, worker assignments, schedules, accomplishments, photos, and so on.

4 Integrated

To reduce redundant work, choose a construction software system that makes it easy to convert details in your field reports to a change order. This will save time on the back end and reduce errors that are commonly associated with data reentry.

5 Mobile

Strong consideration should be given to systems that are capable of making the field reports accessible on mobile devices such as smartphones or tablets. These devices are soaring in popularity and have many other practical applications for the construction industry, such as subcontractor management, remote time entry, and collaboration.



ELEMENTS OF AN EFFECTIVE

FIELD REPORT


Identifies employees who were on the job and provides reason for anyone who was absent.

Shows subcontractors on the site, including when they arrived and when they left.

Identifies equipment usage on a daily basis.

Identifies issues in the field and describes adjustments.

Shows units put in place.



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Daily Field Report

Record# 3 to 3

Daily Field Report

Date: 06/27/2011
Job: 207 Wood Elementary
Phase:
Description: Wall Sheet
Reported By: 6 John Davis
Entered Date: 06/26/2011

Record #: 3
Temperature: 95
Weather Conditions: Clear - No Wind
User Def1 :
User Def2 :
User Name: Dave

Employees:

Employee	Cost Code	Absence Reason	Pay Type	Pay Group	Hours/Pieces
6 John Davis	1000.000	GENERAL REQUIRE	1 Regular	11 WES-Carp-Frmn	8.00
11 Charles A Anders	6120.000	Wall Framing	1 Regular	12 WES-Carp-Jrnymn	8.00
20 Kenneth Robinson	6120.000	Wall Framing	1 Regular	13 WES-Carp-90% Appr.	8.00
17 Donald Thompson	6120.000	Wall Framing	1 Regular	13 WES-Carp-90% Appr.	8.00
24 Susan Lee	6120.000	Wall Framing	1 Regular	13 WES-Carp-90% Appr.	8.00
27 Christopher Alle	6120.000	Wall Framing	1 Regular	14 WES-Carp-80% Appr.	8.00
		1 On-Job Injury / Recover			

Subcontractors:

Vendor	Arrival Time	Leave Time	Emp Count	Description	User Defined
23 Wood Truss & Lumber,	02:30 PM	04:00 PM		Delivered Trusses	
52 Garza Concrete Supply	03:30 PM	06:00 PM		Poured concrete	

Equipment:

Equipment	Description	Cost Code	Units	Operated	Stand By	Idle
100 JCB 926 Forklif	Wall Sheeting	6120.000 Wall Frami	2	0.25		

Units:

Bid Item	Item Code	Units	Completed Today
104 Site Concrete			812.0000

Incidents:

Type	Time
4 Property Damage	11:25 AM

Lumber was too close to concrete pour. Splashing caused damage to top row of 2x6x10.

Meetings:

Type	Description	User Defined
1 Field Personnel M	Reminder to protect materials	



MAKING SENSE OF FINANCIAL STATEMENTS

Be sure to work with an experienced, construction-knowledgeable CPA who can enhance the surety-contractor relationship, helping you grow your surety bonding program and obtain better underwriting conditions.

Well-prepared financial statements contain an incredible amount of timely and revealing information about your business' financial position. What are its strengths? Its vulnerabilities? Its challenges? Is the business making money?

Savvy construction executives use the information on financial statements—most notably the balance sheet, income statement, and statement of cash flows—to drive decisions and chart a course for the company's future. Measuring the organization's true growth from year to year can help assess your policies and financial strategies.

In addition, financial statements take on added importance in the construction industry as banks and surety companies demand clean,

audited reports. They use these statements to assess whether your company can meet its obligations, maintain positive cash flow, collect receivables, pay employees, and meet creditor obligations. Knowledgeable contractors will closely and constantly monitor the key ratios and business indicators, with a keen understanding of which figures will be most scrutinized by lenders and bonding agents. See the next page for key indicators in the construction industry.



FOUR USEFUL INDICATORS AND WHAT THEY SAY ABOUT YOUR BUSINESS

1 Debt-to-Equity Ratio

Debt-to-equity ratio is used as a standard for judging a company's financial standing and its ability to repay its obligations. Banks look at the ratio and use it to assess risk in providing a loan. Lenders prefer low debt-to-equity ratios because their interests are better protected in the event of a business decline. Higher ratios indicate the company is being financed by creditors rather than from its own financial sources, which may be a dangerous trend.

.....

For most small and medium-sized companies, the maximum acceptable debt-to-equity ratio is 1.5-2 to 1 and less.

.....

2 Gross Profit Margin

Gross margins reveal how much a company earns on projects, taking into consideration the costs that it incurs for producing its products or services. It's one of the most commonly used measures in the construction industry because it provides a good indication of how profitable a company is at the most fundamental level—including how efficiently a company uses its resources, materials, and labor.

As a construction executive, you should analyze gross profit on jobs frequently throughout their lifecycle. By performing a fade analysis—comparing gross profit at the completion of a project to the estimated gross profit at inception, as well as interim points along the way—you can detect and resolve problems on the job and determine strategies for better controlling costs.

3 Average Age of Accounts Receivable

The only thing worse than not having work is doing the work and not getting paid for it. In this economy, cash is king. The age of your accounts receivable, therefore, has become an important measuring stick for executives and other reviewers of financial statements. If your invoices are taking longer to collect, questions will arise regarding the status of your jobs and clients. Plan to review your Accounts Receivable Aging constantly and use it as a tool to detect collection problems.

Plan to take action if your average age of receivables exceeds more than 10 to 15 days over terms of collection.

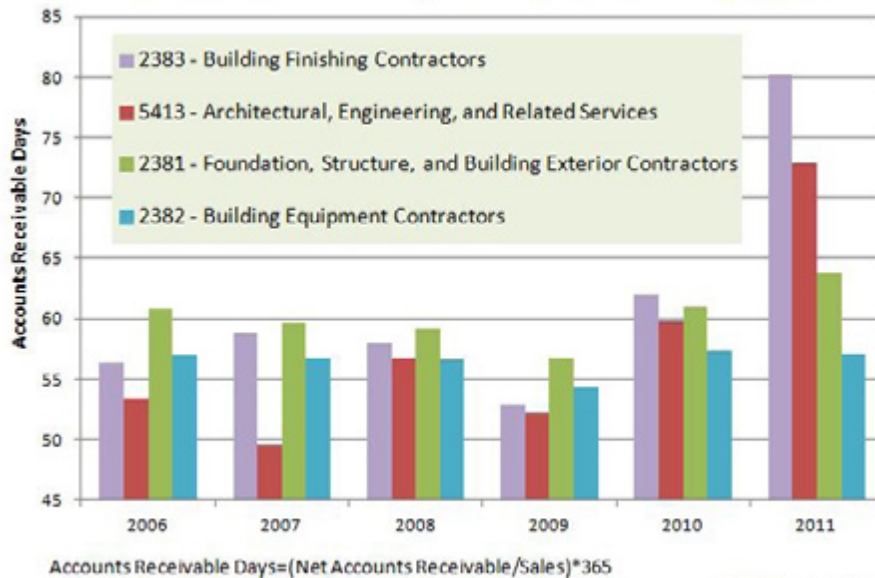


4 Working Capital Ratio

When bonding agents review a request for a surety bond, the main basis for their decision is typically a contractor's working capital ratio. To calculate this fundamental figure, start with current assets and divide by the current liabilities on your balance sheet for a year-end or period financial statement. For example, if at the end of the year, your firm has \$1,000,000 in current assets and \$500,000 in current liabilities on your year-end balance sheet, you have working capital ratio of 2-to-1. The more working capital you have on your balance sheet, the more bonding capacity the surety can extend.



Construction-related companies wait longer for payment



Accounts Receivable Days=(Net Accounts Receivable/Sales)*365

Source: **sageworks**

The economic downturn has led to many slower payments on accounts receivable invoices. To keep cash flow steady and predictable, establish a standard operating procedure for following up on overdue invoices. For example, call four days after the payment deadline is missed, then a follow-up email within a week, followed by another call. When making collection calls, be aware of your state laws and follow the Fair Debt Collection Practices Act.



BALANCE SHEET BASICS



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Balance Sheet

Balance Sheet

Period = 10

Assets

Current Assets

1000	General Checking	142,229.24
1002	Payroll Checking	940.81
1003	Field Checking	327.86
1005	Check Clearing	0.00
1006	Visa/MC Clearing Acct	0.00
1007	Voucher Clearing	0.00
1010	Petty Cash	300.00
1020	Savings	152,113.18
1090	Bank Transfer Clearing	0.00
▶ 1120	Contract Receivables	258,635.93
1121	AR - Startup	0.00
1125	(Service)	1,862.50
1180	Bad Debt Allowance	(15,000.00)
1190	Underbillings	15,795.21
1200	(Inventory)	20,995.73
1201	Inventory Startup	0.00
1220	Payroll Advances	0.00
1225	Prepaid Health Ins	4,655.15

Managing your receivables to collect in a timely manner will help your company's cash flow and liquidity.

Continued ▶



Accumulated Depreciation

1900	(Accum Dep'n Heavy Equipment)	(48,458.59)
1910	Accum Dep'n Vehicles	(70,606.54)
1920	Accum Dep'n Shop Eq/Tools	(24,960.50)
1940	Accum Dep'n Office Equipment	(30,324.50)
1960	Accum Dep'n Furniture & Fxt	(14,054.50)

Total Accumulated Depreciation: (188,404.63)

Net Fixed Assets:

119,364.03

Other Assets

1400	Prepaid Taxes	0.00
1420	PPD Liability Insurance	(1,359.47)
1430	Work Comp Deposit	5,725.00
1590	Note Receivable - Shareholder	10,000.00

Total Other Assets:

14,365.53

Total Assets:

\$718,935.17

Liabilities

Current Liabilities

2000	Trade Accounts Payable	331,559.40
2001	AP - Startup	0.00
2002	American Express	722.65
2003	Visa	0.00
2090	Vendor Workers Comp Payable	0.00
2100	Overbillings	0.00
2200	Sales Tax Payable	112.50
2300	Fica/FIT Payable	0.00
2301	State Payroll Taxes Payable	4,298.61
2302	Workers' Compensation Payable	5,543.05
2303	Futa Payable	815.41
2308	Child Support Payable	420.00
2311	401K Payable	3,051.71
2315	Union 20 Benefits Payable	0.00
2316	Union 20-Union Dues	0.00
2320	Accrued Payroll	0.00
2325	Line of Credit Payable	60,000.00
2500	Corporate Federal Tax Payable	0.00
2510	Corp State Income Tax Payable	0.00

Your company's Return on Assets indicates how much profit is generated by the assets of the company. A higher ratio indicates an effective use of assets. CFMA Best In Class companies show a 13.6% return.

Continued ►



2200	Sales Tax Payable	112.50
2300	Fica/FIT Payable	0.00
2301	State Payroll Taxes Payable	4,298.61
2302	Workers' Compensation Payable	5,543.05
2303	Futa Payable	815.41
2308	Child Support Payable	420.00
2311	401K Payable	3,051.71
2315	Union 20 Benefits Payable	0.00
2316	Union 20-Union Dues	0.00
2320	Accrued Payroll	0.00
2325	Line of Credit Payable	60,000.00
2500	Corporate Federal Tax Payable	0.00
2510	Corp State Income Tax Payable	0.00
2650	Current Portion Of L/T Debt	0.00

Total Current Liabilities:

\$426,523.33

Long Term Liabilities

2800	(Heavy Equipment Loan)	18,356.73
2810	Vehicle Loans	44,489.95
2930	Shareholder Payable	0.00
2950	L/T Debt	0.00

Total

62,846.68

\$489,370.01

Equity

Equity/Capital

300		85,000.00
310		0.00
320		0.00
330		80,245.16
349		0.00

165,245.16

Current Profit (Loss):

64,320.00

Total Equity/Capital:

229,565.16

Total Liabilities + Equity:

\$718,935.17

Your balance sheet provides information to determine your Return on Equity. CFMA Best in Class companies achieve a 39.8% return. Managing your expenses to achieve greater net earnings can contribute to an increase in this area.



LEARN MORE ABOUT THE FIVE TYPES OF VISIBILITY EVERY CONSTRUCTION FIRM SHOULD HAVE

Read the entire five-part series on business visibility:

- 1 [Reporting](#)
- 2 [Monitoring](#)
- 3 [Analyzing](#)
- 4 [Predicting](#)
- 5 [Mobilizing](#)

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