The 5 Numbers Every GC Owner Should Check Every Monday Morning

Twenty minutes with these five numbers keeps you ahead of cash crunches and margin fade. No new software required - a spreadsheet and the discipline to look.

1. Cash on hand vs. the next 30 days going out

List everything leaving in the next 30 days: payroll, sub payments, materials, loan payments, your draw. Keep at least one full payroll cycle plus your biggest monthly sub payment in reserve. Less than that, and one slow-paying client puts you in crisis.

2. Work in progress: overbilled or underbilled?

For each active job, compare what you have billed against what the job has actually cost. Underbilling means you are financing your client's project with your own cash. If a job is underbilled by more than 10%, that is your first phone call Monday morning.

3. Backlog in months

Add up remaining contract value on every signed job and divide by average monthly revenue. Under 3 months: you are living bid to bid. Three to six is healthy. Over nine: raise your prices - demand is telling you you're too cheap.

4. Gross margin by job - not by month, by job

For every active job: (contract value minus job costs to date) divided by contract value. Under 15% deserves attention that week; under 10% is an emergency. If every job lands 3 points under estimate, your estimating is the problem, not your crews.

5. Receivables aging

List every past-due invoice, oldest first. Over 45 days is a problem; over 60 is a project. Call on overdue invoices every single week - one Monday collections call does more for cash flow than any line of credit.

The owners who scale aren't smarter - they're just earlier. They see the problem on Monday instead of feeling it on Friday.

If your numbers don't look the way they should, that's what the 90-day Business X-Ray is for: Book a free 15-minute strategy call: https://calendly.com/warren-warrenzysman/intro-call