



• A FIELD GUIDE FOR BUILDERS

The Builder's Financial *Visibility* Guide

Five disciplines that turn job-cost chaos into clarity — so you know which jobs make money, see cash before it gets tight, and make the big calls on real numbers instead of gut feel.

Grow the business. *Bank the profit.*

COASTAL CFO ADVISORS • FRACTIONAL CFOs FOR CONTRACTORS

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Revenue \neq Profit \neq Cash.

Most contractors grow revenue without growing take-home profit. You bid for profit — but are you banking it? **Visibility is what closes the gap** between a full schedule and a bigger bottom line. It starts with four numbers, tracked together.

THE FOUR NUMBERS

01

Revenue

The work you bring in. **More revenue won't fix a broken business.**

02

Gross Profit

What your jobs produce. **Won or lost in the field.**

03

Net Profit

What's actually left over. **Busy doesn't mean profitable.**

04

Cash

What's in the bank. **Profit is not the same as cash.**

Track all four together — never one in isolation. We review all four monthly, and cash weekly.



Where visibility *actually comes from.*

01 **Know your most profitable jobs — and your riskiest.**

You should see clearly which jobs make money and which quietly drain cash, time, or margin. Without that, you're flying without instruments.

HOW TO TACKLE IT

- ✦ **Track job-level profitability** — break labor, materials, and overhead down by project.
- ✦ **Run a monthly project review** — actual costs vs. budget, every job.
- ✦ **Rank by gross margin** to surface your best and worst performers.

02 **Catch underbilling before it wrecks your runway.**

Underbilling means you've done more work than you've invoiced. It starves cash flow and hides how much you're really owed.

HOW TO TACKLE IT

- ✦ **Compare billing to percent complete** — invoices should match real progress.
- ✦ **Review WIP monthly** to spot over- and under-billings early.
- ✦ **Tie invoicing triggers** to completion milestones or phases.

03 **Forecast cost and cash — kill the surprises.**

Look ahead at what you'll spend, and when, across every job and the business — so a tight month never blindsides you.

HOW TO TACKLE IT

- ✦ **Build a rolling 13-week cash forecast** — map money in and out, update weekly.
- ✦ **Forecast final job costs** from real data, not the original bid.
- ✦ **Track committed costs** — signed subcontracts and POs already promised.

04 Operate with confidence, backed by real numbers.

Stop guessing. Make decisions on current, accurate financials — not gut feel and last quarter's memory.

HOW TO TACKLE IT

- ✦ **Keep the books current** — monthly close and reconciliations are non-negotiable.
- ✦ **Track the KPIs that matter** — gross margin, backlog, overhead ratio.
- ✦ **Run a monthly CFO rhythm** — review financials, forecasts, and job performance.

05 Get expert insight to plan what's next.

Numbers only matter if they point to the next right decision — hiring, bidding, buying equipment, growing. Clarity isn't a report; it's a bigger bottom line.

HOW TO TACKLE IT

- ✦ **Translate financials into a forward plan** — the next move, not just the score.
- ✦ **Name your biggest risks and opportunities** before they force your hand.
- ✦ **Build guardrails** so growth never outruns cash.

• THE REAL PROBLEM

You're not bad at this. *You're flying without instruments.*

Run these five disciplines and you go from managing on intuition to managing by data — cash, margin, and risk visible months ahead, so the big calls feel like strategy, not a gamble.

• WHAT VISIBILITY IS WORTH

17.7% net profit — *beating best-in-class.*

A fast-growing industrial & nonresidential building contractor came to us in 2024 with strong revenue but tightening cash, aging receivables, and uneven margins — no real-time view of profitability. Here's what visibility changed.

Net profit

12.1% →
17.7%

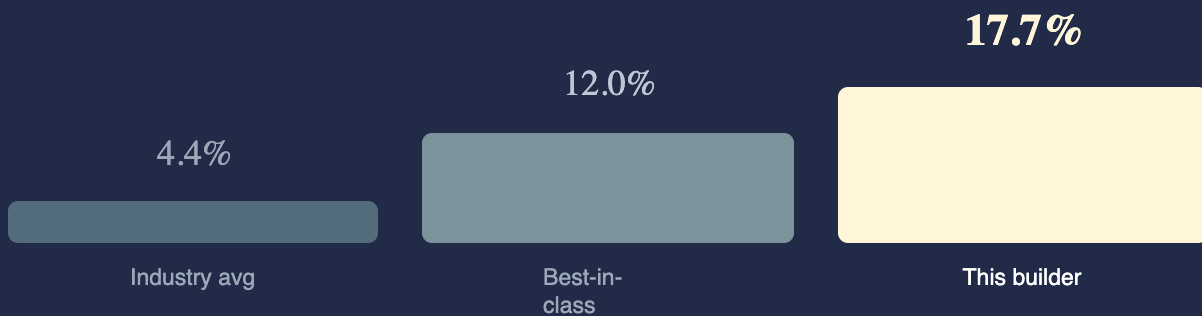
Gross profit

22.8% →
27.5%

Labor rate (lower is better)

11.0% →
6.8%

CFMA 2025 BENCHMARK — NET PROFIT



Industrial & nonresidential contractor, engaged 2024. Net profit is full-year 2024 vs. currently projected; gross profit vs. 2024–25 trailing average. Client name withheld for privacy; figures actual and projected as noted.

• READY TO PUT THIS INTO ACTION?

A financial quarterback, *built for the field.*

A fractional CFO watches the money side of your business so you're not guessing.

Fractional just means part-time — a few days a month, instead of a full-time salary. In plain terms:

Keeps an eye on your cash — so you stop guessing and start planning.

Shows which jobs actually make money — and which quietly lose it.

Gives a heads-up before a tight month hits — weeks ahead, not after.

Helps you think through big decisions — hiring, equipment, growth.

Coastal CFO Advisors is strategic financial leadership built for construction & specialty-trade contractors, \$5M–\$30M in revenue. We work **alongside** your CPA, banker, bonding agent, and bookkeeper — the financial quarterback who keeps everyone aligned around one game plan. You stay in charge; we make sure the numbers are working for you.

Grow the business. *Bank the profit.*

Reach out by email or DM and we'll set up a time to see where the gaps are — and what closing them is worth.

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