Contractor Cash-Gap Worksheet

Map how much cash one job ties up, and the week it peaks. Same inputs as the online calculator.

Drawbar Capital
drawbar.pplx.app

Job details

Job name / GC: _____

1	Contract value Your total contract amount.		$
2	Job duration Weeks you'll be on site.		weeks
3	Materials and equipment Share of the contract you buy in.		% of contract
4	Paid up front Share bought before work starts (e.g. gear, units).		% of materials
5	Up-front purchases spread over Weeks over which those up-front buys go out.		weeks
6	Weekly payroll and labor Loaded weekly labor cost while on site.		$ / week
7	Billing cycle How often you send a pay app (4 = monthly).		weeks
8	Payment terms Days from pay app to payment received.		days
9	Retainage withheld Share of each payment held back.		%
10	Retainage released When the held-back amount is paid.		days after job end

Results

Peak cash gap (largest "cash you're out" figure) _____

Week the gap peaks _____

Week first payment arrives _____

Retainage held at job end, and week released _____

How to fill in the weekly grid (page 2)

Money out: each week on site, enter payroll (line 6) plus materials for that week. Up-front buys (line 1 x line 3 x line 4) go out evenly in weeks 1 to line 5; the rest of the materials spreads evenly across every week of the job.

Money in: every line-7 weeks, bill the work done so far (contract x weeks done / line 2). Payment lands line 8 days later, minus retainage (line 9). The retainage comes back line 10 days after the last week of the job.

Cash you're out = last week's figure + money out - money in. The largest figure is your peak cash gap.

Or skip the math: the free online calculator does this for you at drawbar.pplx.app/tools/contractor-cash-gap-calculator/index.html

This worksheet is an estimate of a job's cash timing, not an offer of financing. It does not show any cost of funding.

26-week cash grid

One row per week. Cash you're out = previous week + total out - payment in - retainage in.

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Week	Payroll out	Materials out	Total out	Payment in	Retainage in	Cash you're out
1						
2						
3						
4						
5						
6						
7						
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