AL ELITE

FREE WORKSHEET · PRICE JOBS PROFITABLY

Construction Bid Worksheet

Build a bid from direct cost through labor burden, overhead, the cost of waiting to be paid, contingency and margin, then compare it with what actually happened.

INSIDE

- Direct cost build-up (A to J)
- Contingency and break-even
- Bid-to-win checklist
- Overhead and cash-flow cost
- Margin vs markup pricing
- Bid vs actual review

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Direct costs

JOB / CUSTOMER		SCOPE SUMMARY

A	Materials from takeoff	
B	Waste allowance (%) Often 5–10%	
C	**Materials incl. waste = A × (1 + B)**	
D	Crew hours	
E	Average base wage	
F	**Labor = D × E**	
G	Labor burden (%) Payroll tax, workers' comp, insurance, PTO; often 25–40%	
H	**Burdened labor = F × (1 + G)**	
I	Equipment, dumpster, permits, subs	
J	**DIRECT COST = C + H + I**	

Overhead, cash-flow cost, contingency

K	Overhead recovery (%) Annual overhead ÷ annual direct costs	
L	**Overhead = J × K**	
M	Days until you're paid	
N	Annual cost of capital (%) Line of credit or loan rate	
O	**Cash-flow cost = J × N × M ÷ 365**	
P	Contingency (%) Decking surprises, weather; often 3–6%	
Q	**Contingency = J × P**	
R	**BREAK-EVEN = J + L + O + Q**	

Margin and price

S	Target gross margin on price (%) Many residential trades: 20–35%	
T	**Price before financing fees = R ÷ (1 − S)**	
U	Dealer fee if customer uses a promo plan (%) Only on jobs where it's offered	
V	**Financed-price option = T × (1 + U)**	

Margin vs markup

25% margin on price equals 33% markup on cost. Bidding 'cost plus 20%' on direct cost alone is often below break-even once overhead and the cost of waiting are counted.

Bid-to-win checklist

- [ ] Scope itemized so the price isn't compared with a vaguer, cheaper bid
- [ ] Two or three options (standard / better / best) with a monthly payment on each
- [ ] Monthly payment shown next to the price
- [ ] Validity period set (e.g. 30 days) and a materials escalation clause for delayed starts
- [ ] Change-order pricing in the contract (per sheet / per hour)

After the job: bid vs actual

Line	Bid	Actual	Variance
Materials			
Crew hours			
Burdened labor			
Equipment / permits / subs			
Change-order revenue			
Days to payment			
Gross margin			

WHAT TO CHANGE ON THE NEXT BID

Ready to offer financing to your customers?

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