JUPITER PRIME

Consulting • Training • Advisory

جوبيتر برايم للاستشارات والتدريب

COURSE BROCHURE

# Contractor Project Cash Flow Forecasting and Retentions Training Course

16 – 20 May 2027
Manama

# Contractor Project Cash Flow Forecasting and Retentions Training Course

**Ref:** 2357_88329 **Date:** 16 – 20 May 2027 **Location:** Manama **Fees:** 4900 GBP

Contractor Project Cash Flow Forecasting and Retentions is a 1-week training course for commercial and finance staff in contracting firms who forecast project cash and chase money held back by clients; it produces a project cash flow forecast and retention release tracker. Late certification, long payment terms and retentions held for years strain contractor working capital. Jupiter Prime Training offers this course on contractor project cash flow forecasting and retentions.

## Why Contractor Project Cash Flow Forecasting and Retentions Matters Now

Contractors often report healthy margins while their bank balance falls, because cash arrives months after the work is done. Valuations are certified late, payment terms stretch, retentions sit with clients until defects periods end and subcontractors expect to be paid on time regardless. A contractor that forecasts cash per project, week by week, can negotiate payment milestones, time its own supplier payments and collect retentions when they fall due. The course links the works schedule, the valuation cycle and the payment chain into one forward view.

## Who Gains Most from Contractor Project Cash Flow Forecasting and Retentions

- Commercial managers and quantity surveyors who prepare interim valuations and applications for payment
- Project accountants who forecast cost, revenue and cash for each contract
- Finance managers who manage overdraft headroom across a portfolio of projects
- Credit controllers who chase certified sums and retention releases
- Project directors who approve tender cash profiles and payment milestones

A contracting firm gains most when its commercial and finance teams attend together, because the cash forecast depends on valuation dates that the commercial side controls.

## Contractor Project Cash Flow Forecasting and Retentions Capabilities

Participants turn project schedules and payment terms into weekly cash forecasts and keep track of every retention owed to and by the firm.

- Build a project cash curve from the works schedule and cost loading — the tender review panel
- Forecast interim valuations, certification delays and payment dates — the finance manager
- Track retentions held by clients and held from subcontractors — the credit control team
- Model the effect of variations, claims and payment notices on cash timing — the commercial director
-

Consolidate project forecasts into a portfolio cash position — overdraft and bonding decisions
- Design an early warning routine for negative cash projects — the project director

## Key Contractor Project Cash Flow Forecasting and Retentions Terms

- Retention — a percentage of each certified payment withheld by the client until completion and the end of the defects period.
- Interim valuation — the periodic assessment of work done and materials on site that forms the basis of each payment application.
- Cash curve — the cumulative profile of project income and spend over time, often called an S-curve.
- Payment notice — the formal statement of the sum the paying party considers due on an interim payment.
- Defects period — the time after completion during which the contractor must put right defects before final retention is released.
- Over-valuation — billing ahead of work done to improve cash, which creates risk if later valuations correct it.

## Contractor Project Cash Flow Forecasting and Retentions Day by Day

## Day 1: Why Contractor Cash Differs from Profit

- Profit Versus Cash on a Contract — Reading the Gap
- Payment Chain from Client to Subcontractor — Timing of Inflows and Outflows
- Contract Payment Terms and Milestones — Tender Negotiation Points
- Working Capital Cycle of a Contractor — Funding Needs
- Project Cash Risk Indicators — Spotting Trouble Early

## Day 2: Building the Project Cash Curve

- Works Schedule Cost Loading — Monthly Spend Profile
- Valuation and Certification Lag — Realistic Income Dates
- Subcontractor and Supplier Payment Terms — Outflow Timing
- Advance Payments and Mobilisation Sums — Early Cash Support
- Tender Cash Profile Review — Bid Approval Decisions

## Day 3: Retentions, Variations and Claims

- Retention Percentages and Limits — Cash Withheld Per Project
- Retention Release at Completion and After Defects — Collection Dates
- Retentions Held from Subcontractors — Balancing the Cash Position
- Variations and Claims in the Forecast — Prudent Income Timing
- Payment Notices and Pay-Less Notices — Protecting Cash Entitlement

## Day 4: Portfolio Forecasting and Funding

- Weekly Rolling Project Forecasts — Update Discipline
- Consolidated Portfolio Cash Position — Overdraft Headroom
- Performance Bonds and Bank Facilities — Bank Capacity Planning
- Forecast Accuracy Review — Learning from Variances
- Negative Cash Projects — Escalation and Recovery Actions

## Day 5: Practising the Project Cash Flow Forecast

- Housing Project Cash Curve — Applying Day 2 to a Residential Builder
- Retention Ledger Clean-Up — Applying Day 3 to a Civil Works Contractor
- Portfolio Funding Review — Applying Day 4 to a Fit-Out Firm
- Cash Improvement Actions — Milestones, Advances and Collection Targets
- Completed Project Cash Flow Forecast and Retention Tracker — Finance Director Sign-Off

## Applying Contractor Project Cash Flow Forecasting and Retentions After the Course

- Rebuild the cash forecast of one live project weekly from its works schedule and certification dates
- List every retention owed to the firm with its release date and assign an owner to collect it

## Contractor Project Cash Flow Forecasting and Retentions Questions FAQ

### What is contractor project cash flow forecasting and retentions?

It is the practice of forecasting when each contract will receive and pay cash, including money held back as retention. It matters now because long payment cycles and retentions strain contractor working capital.

### Who gains most from contractor project cash flow forecasting and retentions?

Commercial managers, quantity surveyors and project accountants gain most, with finance managers and credit controllers.

### How does contractor project cash flow forecasting differ from a general cash management course?

It works contract by contract, using works schedules, valuations and retentions, while a general course forecasts the whole business from customer and supplier balances.

## What do you bring back from contractor project cash flow forecasting and retentions training?

You bring back a project cash flow forecast and retention release tracker that shows weekly cash per project and every retention due.

## Contractor Project Cash Flow Forecasting and Retentions: The Way Forward

The project cash flow forecast and retention release tracker first informs which projects need payment action this month. Commercial staff update valuation dates in it, project accountants refresh costs and finance managers use the consolidated view to plan overdraft and bonding needs. After the first completed project, the retention dates and certification lags deserve revisiting, because actual collection times rarely match the tender assumptions.