FREE WORKED EXAMPLE / ILLUSTRATIVE FIGURES

The cheaper quote can cover less.

Imagine two quotes for the same extension. A starts £6,000 lower, but excludes three items that B includes. What happens when we compare the same work?

Invented teaching example. All figures use the same tax basis. Assume every other part of the scope is the same. These are not prices for your property or a promised saving.

Cost to compare	Builder A	Builder B
Headline quotation	£48,000	£54,000
Scaffolding	+ £2,200	Included
Waste removal	+ £1,000	Included
Same finishing work	+ £4,000	Included
Comparable total	**£55,200**	**£54,000**

£7,200 of missing work changes the comparison.

A becomes £1,200 higher than B in this example. That does not automatically make B the right choice: check the scope, relevant experience, timing and working arrangements too.

> **The question to ask**
> Please confirm whether scaffolding, waste removal and the specified finishing are included against the current drawings and specification. Identify exclusions and allowances, price missing work, and confirm the revised total including any applicable VAT and any programme changes.

Use the method: record what is included, excluded, an allowance or unclear. Add a cost only once. An unknown stays unclear, not £0. Keep written answers with your comparison.

Spot the assumption. Ask the question.

The following stories are invented illustrations, not accounts of Tom’s projects or customer testimonials.

01. The cheaper quote covers less.

Imagine: A homeowner favours a £48,000 quote over a £54,000 quote. They later notice that scaffolding, waste removal and finishing are excluded from the lower price. The consequence: Once the same work is priced, the apparent saving could disappear. A stated exclusion is something to compare, not evidence of dishonesty.

> **Ask:** Please confirm what is included and excluded against the same drawings and specification, and price the missing items.

02. The finish costs more than the allowance.

Imagine: A quote allows £2,000 for supplying floor tiles. The homeowner’s chosen tiles cost £3,200 for the same area, with the same tax treatment. The consequence: That selection adds £1,200 for supply alone. Adhesive, preparation, waste and fitting still need to be checked against the quote.

> **Ask:** What quantity and specification does this allowance cover, what is separate, and how will a different selection affect the price?

03. The digging reveals an unknown.

Imagine: Foundation work is priced against stated assumptions. Excavation reveals an unexpected drain or ground condition, and the appropriate project professional needs to advise on the next step. The consequence: The required work and programme may change. A contingency budget alone does not explain how a change will be assessed or priced.

> **Ask:** What ground conditions have you allowed for, and how will extra work, cost and time be explained and agreed if those assumptions change?

Spot the assumption. Ask the question.

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04. “While you’re here…” becomes extra work.

Imagine: During a renovation, the homeowner asks for additional sockets and a different light layout. Both sides agree verbally, but neither records the cost or effect on plastering and decoration. The consequence: One person expects a small favour; the other expects payment for extra work. Rework and timing can be overlooked.

> **Ask:** Before we go ahead, can we record the change, the total price including any VAT, the making-good and the effect on the completion date?

05. The date arrives before the stage is clear.

Imagine: A payment schedule says “third payment in week three”. A delivery delay changes the programme, and the homeowner and builder have different expectations about what that payment covers. The consequence: An unclear trigger can strain trust and cash flow even when both sides intend to act fairly.

> **Ask:** What does each payment cover, what triggers it, how will completion be checked, and what happens if the programme changes?

06. Two builders price two different versions.

Imagine: One builder receives the original extension drawing. Another receives a revision with wider doors and a different rooflight. Both return a total under the same project name. The consequence: The prices describe different work. If the mismatch is missed, it can also affect ordering and the programme.

> **Ask:** Which drawing numbers, revision dates and specification have you priced? Please confirm the same current set before we compare.

PRINTABLE WORKSHEET / YOUR NEXT CONVERSATION

Compare the work. Record the answer.

Project: _____
Drawing / specification revisions: _____
Tax basis for both totals: _____

Quoted total A: £_____ Quoted total B: £_____

Mark each item: included / excluded / allowance / unclear. Record a confirmed extra only once. Keep allowances and unpriced items visible.

Item / same scope	A: status + known extra	B: status + known extra	Written answer / reference

A + confirmed extras: £_____ B + confirmed extras: £_____

Still unclear / allowances to confirm: _____
_____

My next question: _____
Who will answer, and by when? _____

About the guidance

Before You Build is developed with Tom’s 27 years in building. Use these educational examples alongside advice for your own project. They do not provide a valuation or replace design, inspections or professional advice.

Further reading: FMB: comparable building quotes · FMB: choosing a builder and payment stages · FMB: recording changes