



FEDERATION OF
**MASTER
BUILDERS**

Your payment protection checklist

Download and start using this checklist on every new project to ensure your business remains resilient and your cashflow stays protected.

Before the job starts

- ✓ **Run a background check:** Google the client or check their online reviews for any patterns of complaints.
- ✓ **Trust your gut:** If a client seems difficult or unrealistic during the quoting stage, consider if the project is worth the risk.
- ✓ **Sign an FMB Contract:** Ensure you have a written agreement that specifies payment stages and dates.
- ✓ **Set quality benchmarks:** Show examples of your work and ensure the client knows what to expect.
- ✓ **Secure a deposit:** Confirm the client's commitment before starting work.

During the project

- ✓ **Invoice frequently:** Use short-interval payments to keep cash moving.
- ✓ **Record every variation:** Never carry out extra work without a written price and client approval.
- ✓ **Capture visual evidence:** Take regular photos and videos of the work completed at each stage.
- ✓ **Communicate often:** Keep the client updated on progress to catch any potential misunderstandings early.

If a payment is late

- ✓ **Act immediately:** Chase the payment the day it becomes overdue; don't wait for it to become a "long-term" debt.
- ✓ **Pause work politely:** If an invoice remains unpaid, stop work to limit your financial exposure.
- ✓ **Check your audit trail:** Ensure you have your signed contract, approved variations, and photo logs ready if you need to escalate.