JACK BUTLER-KETTLE

What I need from you

Deposit and Advance Payment Review

This list explains what I need for this service, why I need it and where you can usually find it. Send the information together where practical. Tell me straight away about anything unavailable or urgent. I will confirm when the essential information is complete and the delivery date is fixed.

Essential items are needed before the relevant work can proceed. Important items affect what I can conclude; optional items add useful context. If an item is missing, incomplete, unreadable or a different version from one already sent, identify it by its number and explain what you hold. I will tell you what replacement is needed, why it matters and any effect on the agreed work or date.

1. Every document asking for money in advance ESSENTIAL

Why I need it. The register is only useful if it is complete.

Where you'll find it. Your inbox and your bank statements; forward it all as it stands.

Without it. The register misses payments and understates what you are actually exposed to.

2. The payment schedule and its terms ESSENTIAL

Why I need it. Decides whether payments follow value or the calendar.

Where you'll find it. The builder or supplier sent it; forward the whole document.

Without it. There is no way to tell whether a payment buys progress or just buys time, so the review cannot say what each payment is actually protecting.

3. What is already paid ESSENTIAL

Why I need it. Exposure that exists today and cannot be restructured, only recorded.

Where you'll find it. Your inbox and your bank statements; forward it all as it stands.

Without it. Money already gone is left out of the exposure figure entirely, understating what is actually at risk today.

4. What is still to be ordered IMPORTANT

Why I need it. Where the review can actually change the outcome.

Where you'll find it. Your own plans; a list of things, not companies, is enough.

Without it. The review can only look backward at what is already committed, and the orders still to come, where restructuring is still possible, go unexamined.

5. Rough dates IMPORTANT

Why I need it. Turns a list into a peak exposure over time, which is the number that matters.

Where you'll find it. Your own plans; a list of things, not companies, is enough.

Without it. The exposure figure becomes a total rather than a peak, and the number that actually matters, how much is out at any one moment, never gets calculated.

6. The funding shape IMPORTANT

Why I need it. A lender paying in arrears forces advance payments the household did not choose.

Where you'll find it. Your mortgage offer or self-build lender's drawdown schedule; if you are not using a stage-release lender, say so and that settles it.

Without it. A lender paying in arrears can force an advance payment the review never accounts for, so a restructuring ask the funding will not actually allow gets made.

7. How the build is run, and the works type ESSENTIAL

Why I need it. The route decides how many accounts run in parallel, what quotes and valuations are levelled onto, and which contract a change belongs in.

Where you'll find it. You know this already and it takes two minutes: who holds the contracts, one builder for the whole job or trades engaged separately or a kit company plus trades; who designed it; and whether anyone is administering the contract or certifying payments. Say if it has changed since you started

Without it. The exposure is read against the wrong shape of build, and the works type that decides the VAT and warranty position is missing

How to send it

Everything to contact@jackbutlerkettle.com. Original files rather than scans of printouts wherever you have them, and forwarded emails rather than text copied out of them, because the dates and the addressees travel with the original and they often turn out to matter.