

HIGH-VOLUME

WORKSHEET 1 OF 9

Monthly Cost Line Drift Check

Run at the end of every month, after closing the books. Takes under 30 minutes.



Complementary worksheet for
Cost Reduction Strategies
by Ibrahim Anwar

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What This Is For

A 30-minute monthly ritual that catches cost-line drift within the month it occurs, before it compounds across quarters. Most cost erosion does not arrive as a single visible event. It arrives as 2-4% line-item creep that is individually too small to argue about and collectively the reason your margin is down 6% year-on-year.

This worksheet exists for the operator who is closing the books anyway and has 30 more minutes to ask: which lines are different from last month, and is there a real reason? Lines without a real reason are not yet a problem. They are a question. Asking the question every month is the difference between catching an auto-escalation clause in month 14 and finding it in year three when the cumulative impact is already in the books.

Benefits

What you get when you actually run this worksheet on a real situation:

- Catches silent escalation-clause increases within the first month they apply, not after they have compounded.
- Builds the dated baseline that Stream-C savings tracking needs without any extra effort.
- Surfaces the three lines worth a vendor call this quarter, ranked by absolute rupiah impact.
- Forces a written explanation for every meaningful change, which makes the next month's review faster.
- Creates a rolling memory of which categories drift naturally vs which categories should be flat.

Framework To Use

— Three-Layer Visibility

Where does cost actually live? The layer determines what kind of action is even possible.

LAYER 1 – VISIBLE	LAYER 2 – HIDDEN	LAYER 3 – STRUCTURAL
<p>Lines printed in the financial report. Most cost reviews stop here. The smallest savings live here.</p>	<p>Costs embedded inside larger categories. Idle capacity, unused subscriptions, manager time on operational work.</p>	<p>Architectural decisions: location chosen, lease length signed, own vs lease. The largest savings live here.</p>

How To Use

Follow these steps in order. Each one builds on the previous.

- 1** Pull the closing trial balance for the month. Open last month's version of this same worksheet beside it.
- 2** List every recurring expenditure line in column one. If a line appeared this month that was not on last month's list, add it at the bottom and mark it NEW.
- 3** Fill in last month's amount and this month's amount. Calculate the percentage change in column four. If the line is new, leave the percentage blank and write NEW.
- 4** Walk down the list and flag every line where the change exceeds 5% in either direction. Write the operational reason in the last column. If you cannot name a reason in one sentence, write 'no explanation yet.'
- 5** Sort the flagged lines by absolute rupiah change, largest first. The top three are the items that get a vendor call or an internal investigation this week.
- 6** File the completed worksheet in a folder labelled by year. Next month's worksheet starts from this one's totals.
- 7** Once a quarter, scan the last three monthly worksheets for the same line that was flagged each time. A line that is flagged three months running is a structural drift, not noise.

Example Use

A small distributor closes the books in May and notices the warehouse rent line is up \$115 over April. Nothing else looks unusual. The owner runs the drift check anyway.

The owner opens April's worksheet beside the May numbers. Rent shows \$3,125 in April and \$3,240 in May. That is a 3.7% jump, below the 5% headline threshold but above zero on a line that should be flat.

The owner writes 'no explanation yet' in the last column rather than skipping the line. Sorting the flagged lines by absolute change, the rent jump is the second largest increase for the month.

The vendor call happens that afternoon. The landlord points to the contract: a clause on page four says rent escalates annually by 4% on the anniversary of the signing date. May 1 was the signing anniversary. The 3.7% number on the worksheet is the cumulative drift since the last anniversary, applied as a step on May 1.

The owner reads the contract for the first time since signing. The 4% annual clause has been running for three years. The cumulative impact is \$390 per month above the original signed rent, which the owner had been paying without noticing because no single month showed more than a 4% jump.

The renegotiation conversation that should have started 36 months earlier starts that week, anchored by 24 months of on-time payment records. The May worksheet's 3.7% flag did not save the past 36 months of overpayment. It started the work that prevents the next 36.

Reflection Prompts

After filling in the worksheet on the previous page, work through these.

1. Any line up more than 5% month-on-month without a clear operational reason: flag it now, not next quarter. Write the explanation in the last column or mark it 'no explanation yet.'
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2. Which line showed the largest absolute increase? Does the increase link to a contract clause, a usage spike, or a new charge that appeared without notice? Decide within this session whether it needs a call to the vendor.
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Tips and Traps

TIPS

- Run the worksheet on the same day every month, ideally the day after books close. The ritual matters more than the format.
- Keep the threshold conservative (5%) for the first quarter. Once you have three months of baseline data, tighten it to 3% on the lines that should be flat.
- Write the explanation in the operator's voice, not the bookkeeper's. 'Rent up because anniversary escalation clause kicked in' is more useful than 'rent variance positive 3.6%.'
- Cross-reference flagged lines against the last three monthly worksheets. Same line, three months in a row, means the drift is structural and needs a contract review.
- If a line is missing from the report this month, write the previous month's amount in the new line and mark it 'missing — investigate.' A subscription that disappeared could be cancelled, paid early, or queued in a vendor backlog about to land twice.

TRAPS

- Explaining away every small increase as 'normal seasonal variation' without writing what season and what mechanism. The phrase becomes a shortcut for not investigating.
- Flagging only large absolute increases. A small percentage on a large base can be a bigger rupiah surprise than a large percentage on a small base.
- Skipping the worksheet in a month where 'nothing unusual happened.' That is the month where silent escalation clauses have the most cover.
- Doing the check but not filing the worksheet. Without the previous month's filed worksheet, next month's check has no baseline.
- Treating new lines that appeared this month as too small to notice. New small lines compound; one Rp 250,000 subscription per quarter becomes Rp 12,000,000 per year by year three.

Appendixes

Appendix A – Drift Threshold Quick Card

First quarter of monthly checks : flag at \geq 5% change either direction
 After 3 months baseline : flag at \geq 3% on lines that should be flat
 After 6 months baseline : flag at \geq 2% on top-10 lines by absolute size

Lines that should be flat:

- Rent (between escalation anniversaries)
- Salaries and statutory employee contributions (between reviews)
- Insurance premiums (between renewal anniversaries)
- Internet, fixed-line phone, software subscriptions
- Office supplies (within \pm 10% normal noise)

Lines expected to vary monthly:

- Utilities (electricity, water, gas)
- Materials, freight, packaging
- Marketing spend, travel, entertainment

Appendix B – Common Silent Drift Causes

Auto-escalation clause : annual % step on the contract anniversary
 Tier upgrade : usage crossed a billing threshold
 Surcharge : new line item appears as part of an existing invoice
 Bundle change : a discount expired and the base rate is now visible
 Frequency change : monthly billing changed to quarterly or vice versa
 Missed refund : credit owed but not applied

A new \$20 monthly subscription compounds to \$720 over three years.
 An unflagged 3% annual escalation on a \$3,000 monthly rent reaches
 \$278 per month above signing rate by year three.

Appendix C – When to Stop the Worksheet and Call the Vendor

Same line flagged 3 months in a row -> contract review, not a vendor call
 Single-month jump \geq 10% -> vendor call this week
 New unexplained line item -> vendor email today asking for the source clause
 Cumulative drift since signing \geq 8% -> renegotiation prep, calendar 60-90 days before expiry



WHERE THIS WORKSHEET COMES FROM

Cost Reduction Strategies

Find Where Costs Hide Before the Knife Touches Anything

by Ibrahim Anwar

This worksheet is one of nine in the *Cost Reduction Strategies* companion worksheet pack. The full pack is grouped into three categories: high-volume worksheets you can run weekly, niche-search worksheets for rare but high-value situations, and specific-case worksheets that walk you through a single concrete scenario.

Every framework, decision filter, and figure used in these worksheets is drawn from the chapters of the source book. The book sets the diagnosis, the worksheets give you the form to act on it.

Read the source book on Google Play Books:

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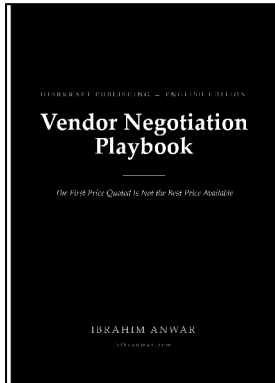
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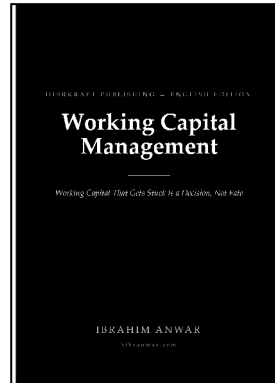
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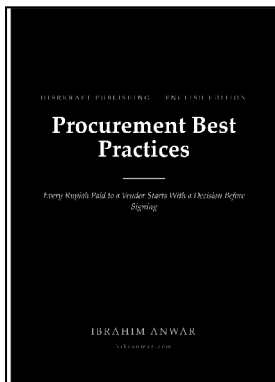
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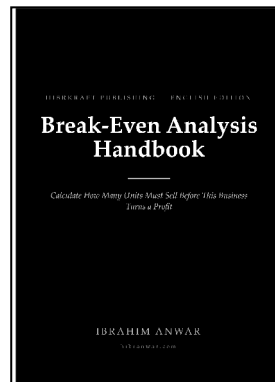
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