

Inventory Investment Optimizer

Agri-Inputs & Farm Supply

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Analyses how to allocate limited capital between inventory and farmer credit for an input dealer — turns, margin, expiry and credit-return trade-offs — to maximise seasonal return on capital. Use it to deploy capital wisely. For working-capital sizing use the Working Capital Planner.

Purpose of this tool & output

Balance capital between stock and credit

How the output is used

Use it to balance capital between stock and credit — how much to hold in inventory versus extend as credit, to earn the best return without running dry.

Who should vet it

Your CA or a finance-savvy advisor, to confirm the return and risk trade-off in the stock-versus-credit split for your season.

Important cautions

Capital in stock and capital in credit compete — over-stocking risks expiry, over-crediting risks bad debt and cash crunch. Optimise for risk-adjusted return on scarce capital, not top-line sales. Indicative guidance; base on your turns, margins and default experience.

Companion documents

- Agri-Input Shop P&L Modeller
- Dealership Working Capital Planner
- Dealership Break-Even Calculator
- Category & Product Margin Analyzer
- Credit Cost & Financing Modeller
- Dealership Cash-Flow & Seasonality Planner

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