

Dealership Working Capital Planner

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

Calculates the working capital an input dealership needs — seasonal stock plus farmer credit minus supplier credit — and flags the peak funding gap and cash-flow risk. Use it to avoid running dry. For financing it use the Credit Cost & Financing tool.

Purpose of this tool & output

Size the cash locked in stock and credit

How the output is used

Use it to size the cash locked in stock and farmer credit across the season, so you plan the CC limit and never run dry at peak buying.

Who should vet it

Your CA or banker, to confirm the working-capital cycle and the CC limit against your projected turnover and credit days.

Important cautions

The funding gap peaks when stock is highest and credit is out but harvest collections have not arrived — under-funding here forces distress. Secure a working-capital limit for the peak and tighten credit/collections. Figures are indicative; match to your real cycle.

Companion documents

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

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.