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Working Capital Planner

Building Materials & Hardware

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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

Plans working capital from discrete drivers — inventory days, receivable days (contractor/project credit), payable/company-credit days and monthly cost base — so you size the cash the business locks up and the funding needed. Use it to avoid a cash crunch. For the P&L use the Store P&L Modeller.

Purpose of this tool & output

Fund the inventory and credit this trade demands

How the output is used

Use it to fund the inventory and credit this trade demands — size the cash locked in stock and receivables and plan the CC limit.

Who should vet it

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

Important cautions

This trade locks huge cash in stock and receivables while companies give little credit; underfunded working capital stalls the business — size it honestly.

Companion documents

- Store P&L Modeller
- Break-Even Analysis
- Category ROI / GMROI Analysis
- Cash Flow Management Plan
- Landed Cost & Margin Model
- Building Materials Business Valuation

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.

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