

Working Capital Planner

Diagnostics, Labs & Imaging

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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

Estimates the working capital a diagnostic centre needs, from your discrete reagent stock, B2B receivables, and monthly operating outflow. Use it to avoid a cash crunch. For the profit picture use the Diagnostic Centre P&L Modeller.

Purpose of this tool & output

Fund reagents, credit and daily operations

How the output is used

Use it to fund reagents, credit and daily operations — size the working capital your lab needs and plan the limit.

Who should vet it

Your CA or banker, to confirm the working-capital need against your reagent cycle and B2B credit terms.

Important cautions

B2B and institutional credit ties up real cash even when profitable — many labs run short despite good margins. Keep receivables tight, take deposits where possible, and use supplier credit. This is an estimate; base it on your actual credit and stock patterns.

Companion documents

- Diagnostic Centre P&L Modeller
- Break-even Calculator
- Cost-per-Test Calculator
- Equipment ROI / Payback Analyzer
- Cash-flow Projection
- Funding / Loan Proposal

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.