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Working Capital Planner

FMCG Brands & Distribution

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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 for an FMCG brand/distributor from discrete drivers — inventory days, receivable days (trade/MT credit), payable days and monthly cost base — so you size the cash the business ties up and the funding needed. Use it to avoid a cash crunch. For the P&L use the Brand P&L Modeller.

Purpose of this tool & output

Fund the inventory and credit FMCG demands

How the output is used

Use it to fund the inventory and credit FMCG demands — size the working capital across stock, distributor credit and receivables.

Who should vet it

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

Important cautions

FMCG is working-capital hungry, especially with MT/e-com credit; underfunding WC stalls growth.

Companion documents

- Brand P&L Modeller
- Price & Margin Waterfall
- Brand Break-Even Analysis
- A&P / Trade Spend Budget Planner
- Cash Flow & Funding Plan
- Pricing Strategy & Price-Pack Architecture

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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