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Working Capital Planner

Furniture & Home Furnishings

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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 furniture business needs, from your discrete inventory, WIP, receivables and payables inputs. Use it to avoid a cash crunch. For the profit picture use the Furniture P&L Modeller.

Purpose of this tool & output

Fund inventory, WIP and receivables

How the output is used

Use it to fund inventory, WIP and receivables — a working-capital planner across stock, work-in-progress and the receipts gap.

Who should vet it

Your CA or banker, to confirm the working-capital need against your stock and receivable cycles.

Important cautions

Furniture ties up heavy cash in inventory and display with slow turns — take advances on custom orders, clear deadstock, tighten B2B receivables and use supplier credit to relieve it. This is an estimate; base it on your actual inventory, turns and credit patterns and keep a buffer.

Companion documents

- Furniture P&L Modeller
- Break-even Calculator
- Product Cost & Margin Calculator
- Cash-flow Projection
- Inventory GMROI / Turns Analyzer
- 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.