

Agency Working-Capital Planner

Marketing & Advertising

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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 agency working capital from discrete inputs — monthly costs, client payment terms, pass-through ad spend and buffers — to avoid a cash crunch. Use it when funding payroll ahead of client payments. For overall profit use the Agency P&L Modeller.

Purpose of this tool & output

Manage the cash gap from client payment terms

How the output is used

Use it to manage the cash gap from client payment terms — a working-capital plan for the lag between paying staff and getting paid.

Who should vet it

Your CA or banker, to confirm the working-capital need against your real payment and payroll cycles.

Important cautions

Funding client ad spend is a major cash risk; prefer client-funded spend where possible.

Companion documents

- Agency Pricing Model Advisor
- Retainer Pricing Model
- Agency P&L Modeller
- Project Costing Sheet
- Team Utilization & Capacity Analysis
- Agency Rate Card Builder

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.