

Working Capital Planner

Pharma, Chemicals & Life Sciences

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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

Builds a working capital plan for a pharma business — the drivers (inventory of RM/WIP/FG, receivables, expiry returns, payables), cash levers (faster collection, inventory control, supplier terms) and financing (working capital, bill discounting). Use this to manage cash across long pharma cycles. Validate with your books.

Purpose of this tool & output

Manage cash across long cycles

How the output is used

Use the planner to manage cash across long receivable and inventory cycles and to size the working capital you need.

Who should vet it

Your banker and CA to confirm the cycle assumptions and the facility you need.

Important cautions

AI-generated plan; validate with your books.

Companion documents

- [Pharma Business Case / Loan Note](#)
- [Pharma Business P&L Builder](#)
- [Product Costing Calculator](#)
- [Drug Pricing & DPCO Guide](#)
- [Pharma GST Guide](#)
- [Pharma KPI Dashboard](#)

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.