

Pharmacy Cash-Flow Planner

Pharmacy & Chemist Retail

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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

Produces a cash-flow plan for a pharmacy — setup capex and opening stock, distributor payment cycles, largely-cash retail inflow, and seasonality — to stay liquid. Use it to manage cash. For working-capital sizing use the Working Capital Planner.

Purpose of this tool & output

Plan cash across setup and operations

How the output is used

Use it to plan cash across setup and operations — a cash-flow plan that funds stock, rent and salaries through the ramp-up.

Who should vet it

Your CA or banker, to align the cash-flow plan with your stock and credit cycles.

Important cautions

Pharmacy cash flow is relatively favourable — retail sales are largely instant cash/UPI while distributor credit gives a payment gap. The main strains are the large opening-stock outlay and ramp-up months. Budget opening capital and use distributor credit. Indicative plan; refine with your cycle.

Companion documents

- Pharmacy P&L Modeller
- Pharmacy Break-Even Calculator
- Category Margin & Mix Analyzer
- Pharmacy Working Capital Planner
- Inventory Investment Optimizer
- Pharmacy Funding & Financing Plan

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