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Pharmacy Working Capital 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

Calculates the working capital a pharmacy needs — wide drug inventory minus distributor credit plus any receivables — and flags the cash tied up. Use it to size and manage working capital. For financing use the Funding Plan.

Purpose of this tool & output

Size the cash tied in drug inventory

How the output is used

Use it to size the cash tied in drug inventory — a working-capital plan across stock, credit and the receipts gap.

Who should vet it

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

Important cautions

A pharmacy ties up working capital mainly in its wide drug inventory — distributor credit offsets a lot of it and retail sales are largely cash (favourable). Negotiate distributor credit, keep inventory/expiry lean, and limit institutional credit. Figures are indicative; match to your terms.

Companion documents

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

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