

Working Capital Planner

Transport & Fleet

Document type: Financial model / analysis · Generated 14 Oct 2026

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 working capital for a transport business from discrete drivers — client payment days, fuel/toll/driver cash outflows, EMI timing and any credit taken — so you do not run dry while clients pay in 30-60 days. Use it to size a cash buffer or CC limit. For the P&L use the Fleet P&L Modeller.

Purpose of this tool & output

Survive the gap between spending and getting paid

How the output is used

Use it to survive the gap between spending and getting paid — a working-capital planner across fuel, wages and the receivables lag.

Who should vet it

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

Important cautions

Client payment delays sink transporters; keep a buffer and chase POD-to-invoice speed.

Companion documents

- Per-Vehicle P&L Modeller
- Fleet / Business P&L Modeller
- Fleet Break-Even Analysis
- Fleet Replacement Business Case
- Fleet Capex & Funding Plan
- Transport Pricing Model

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.