

# WORKING CAPITAL DIAGNOSTIC

AnchorPoint Liquidity Advisors

## MODEL PURPOSE

This tool diagnoses trapped cash across three working-capital buckets: Accounts Receivable (AR), Accounts Payable (AP), and Inventory. It benchmarks current Days metrics against best-practice targets, estimates the cash release opportunity, and produces an executive Cash-Unlock summary for client delivery.

## TAB GUIDE

<b>Inputs</b>	Enter all client data here — revenue, AR, AP, Inventory, and COGS. Blue cells = hardcoded inputs.
<b>AR Analysis</b>	DSO trend, aging breakdown, best-possible DSO, and AR cash-release estimate.
<b>AP Analysis</b>	DPO trend, payment-term benchmark, and AP opportunity analysis.
<b>Inventory Analysis</b>	DIO trend, turns benchmark, and excess inventory estimate.
<b>Cash-Unlock Summary</b>	Executive summary: total trapped-cash estimate, priority ranking, and 90-day action plan.

## COLOR CODING

<b>Blue text</b>	Hardcoded input — change these for your client
<b>Black text</b>	Formula / calculated value — do not edit
<b>Green text</b>	Cross-sheet link
<b>Yellow cell</b>	Key assumption requiring review
<b>Green cell</b>	Favorable variance vs. benchmark
<b>Orange cell</b>	Unfavorable variance / cash opportunity

# CASH-UNLOCK SUMMARY

AnchorPoint Liquidity Advisors | Executive Deliverable

Company: [Client Name]

Analysis Date: 04/20/2026

## TRAPPED CASH SUMMARY BY BUCKET (\$000s)

Working Capital Bucket	Current Days Metric	Target Days Metric	Gap (Days)	Estimated Cash Release (\$000s)	Priority Rating
Accounts Receivable (DSO)	60.3	45.0	15.3	\$2,458	HIGH
Accounts Payable (DPO)	46.5	45.0	(1.5)	(\$173)	MEDIUM
Inventory (DIO)	77.0	55.0	22.0	\$2,195	MEDIUM
<b>TOTAL ESTIMATED CASH UNLOCK</b>				<b>\$4,480</b>	

## 90-DAY CASH-UNLOCK ACTION PLAN

#	Action Item	Owner	Target Completion	Est. Cash Impact (\$000s)	Status
1	Implement automated AR dunning / collections workflow	CFO / AR Manager	Day 30	\$819	Not Started
2	Review and tighten customer credit terms (Net 30 standard)	Sales / Finance	Day 45		Not Started
3	Renegotiate top 10 supplier payment terms to Net 45-60	Procurement / CFO	Day 45	(\$87)	Not Started
4	Conduct SKU-level inventory stratification (A/B/C analysis)	Operations / Supply Chain	Day 30		Not Started
5	Liquidate or return slow-moving / obsolete inventory	Operations	Day 60	\$1,098	Not Started
6	Implement 13-Week Rolling Cash Flow Forecast	CFO / AnchorPoint	Day 21		Not Started
7	Establish weekly cash position reporting dashboard	Finance Team	Day 30		Not Started
8	Review early-pay discount program with key suppliers	Procurement	Day 60		Not Started

DISCLAIMER: Cash-release estimates are based on benchmarks and management-provided data. Actual results may vary based on customer/vendor relationships, market conditions, and operational capacity. AnchorPoint Liquidity Advisors recommends a detailed on-site review before committing to specific targets.