



FINANCE PLANNING FOR MANUFACTURERS & DISTRIBUTORS

Your Books Tell You What Happened. Finance Planner Tells You What to Do Next.

ShivAI Finance Planner reads your Tally or Zoho Books and shows you, week by week for the next 13 weeks, when cash will run short and what would close the gap: which customers to call, which bills can wait, what the bank will lend against your stock and customer dues. It runs on your own PC and only reads your books.

THE OWNER'S DILEMMA

Profitable on Paper, Short of Cash on Friday.

Cash Runs Short Without Warning

Salaries, GST and a supplier's cheque fall in the same week as a customer's delay. It is noticed when the bank calls.

Customers Paying Later Every Quarter

Credit is given on relationship, not record. A customer who paid in 45 days now takes 80, and the limit was never revisited.

Profit Known Only at Year End

Which item, customer or price makes money shows up in the audited accounts, months too late.

The Bank Asks, You Scramble

Drawing power, the CMA for renewal, the covenants: rebuilt in Excel each time, late at night.

THE SOLUTION

Every Morning, What Needs You Today.

Load today's data with one click. Finance Planner works out every customer's and supplier's open bills, how each party really pays, the next 13 weeks of cash, the month's profit and what the bank will allow. Today puts it on one screen: the money position, the short week, who to call and what to pay. Every figure shows its working.

WHAT FINANCE PLANNER SHOWS YOU

Collections

Customers ranked by money at risk, with the message to send; MSMED Act interest where you are owed it.

Payments

Statutory dues first, micro and small suppliers before their legal limit, then the rest, against this week's money.

13-Week Cash Forecast

Expected, low and high cases from your customers' own payment habits; the short week and what closes it.

Customers & Suppliers

A credit score and suggested limit for each customer from their own record; keep, fix or drop.

Profit & Price Check

Monthly profit and break-even; margin by item and customer; costs rising faster than prices.

Bank

Drawing power, every facility and EMI, three years' CMA projections and the covenants, from the books.

Books to 10 Oct 2026

Load today's data

Cash and bank

₹13.32 L

Unused bank limits

₹1.47 Cr

Customers owe

₹3.39 Cr

You owe suppliers

₹1.29 Cr

Cash holds if customers pay as usual; if they pay slowly it runs short in Week 4 (01 Nov).

Profit before tax in September: ₹9.46 L (₹10.04 L more than September 2025). Break-even sales ₹81.68 L a month. See Month Review for why.

Watchdog: 11 new alerts, 6 to act on now.

Open Watchdog

Call today

	Customer	At risk (₹)	Overdue (₹)	Usually lat
1	Deccan Drive Systems Pvt Ltd	₹25,37,691	₹42,50,615	56
2	Bhavani Engineering Works	₹5,79,684	₹14,93,948	32
3	Amaravathi Motor Parts	₹2,13,200	₹7,58,440	26
4	Kumki Agro Machines	₹58,056	₹4,98,440	35
5	Siruvani Pumpsets	₹46,057	₹7,36,631	17
6	Nilgiri Axle Systems Pvt Ltd	₹26,787	₹5,09,793	4
7	Chennai Gear Products	₹20,285	₹2,52,260	10

Pay this week

What	Bills	Amount (₹)
Statutory	1	₹1,01,434
Micro / small supplier	3	₹14,78,910
Due	10	₹8,43,431

To pay ₹24.24 L; can wait ₹0; money for the week ₹1.65 Cr.

Open Payments

Today — the money position, who to call, what to pay (practice mode, invented data)



Not a Guess — Every Week Shows Its Working

Your Customers' Habits, Not Their Due Dates Each open bill is placed on its due date plus that customer's usual delay, measured from how they have actually paid you.

Fixed Costs Found for You Salaries, rent and EMIs found from payments that repeat in the books; GST, TDS, PF and ESI on their due dates.

What Would Close the Gap The overdue bills worth chasing first, the payments that can safely wait, and the cash credit draw still needed.

Decisions Tested First A machine, a large order on credit, a price change, a loan: each tested against your own margins, cash and bank limits.



GETTING YOUR BOOKS IN

Works With the Books You Already Keep

Tally TallyPrime or Tally.ERP 9: ledgers with bill-wise details, every voucher, stock. Nothing installed, nothing written.	Zoho Books Read over Zoho's own interface with read-only access you grant once.	Busy, Marg & Others The day book, bills outstanding and stock reports they export, from one folder.
A Database SQL Server (Busy in SQL mode), MySQL, PostgreSQL or Access, with a read-only login.	The ShivAI Workbook For software that exports badly, or a first try.	Data Health After each load: what your books support for Cash, Credit, Profit and Bank, and how to fill each gap.

COMPLETE CAPABILITIES

The Watchdog Duplicate payments, cash over the legal limits, late entries, expense creep, advance tax due — each with its vouchers.	Scenarios Sales down, customers paying later, costs up: the 13 weeks, the bank's ratios and the CMA, side by side.
Multi-Company Any number of companies, from Tally and Zoho Books together, combined with the trade between them taken out.	With Manufacturing & Distribution Their planned purchases in the cash forecast; their stock at month ends; bills of material as item costs.

AT A GLANCE

13 Weeks of cash, week by week	5 Ways to read your books	4 Areas checked: Cash, Credit, Profit, Bank	1 Click to load each morning
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WHO IT'S FOR

Manufacturers Raw material credit, a cash credit limit against stock and customer dues	Distributors & Traders Thin margins, long customer credit, many suppliers	Groups of Companies Several companies trading with each other	Their Accountants Every figure traced to the vouchers, every screen to Excel
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See the Short Week Before It Arrives.

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