

Optipay 2026 FMCG Cash Flow Index

User Instructions

This tool helps FMCG businesses quickly assess the health of their cash flow and working capital position. It takes around 5 minutes to complete and produces an overall index score (0–100) together with four sub-scores that pinpoint where pressure is highest.

1 Open the spreadsheet

You will see two tabs at the bottom:

Sheet1	This is where you work. All inputs and results are here.
Scoring_Tables	Background lookup data used by the formulas. Do not edit this sheet.

2 Enter your CCC figures (optional)

This section is optional but recommended. If you already know your Cash Conversion Cycle (CCC) figures, entering them here will help you answer Question A1 accurately.

In Section 1 of the spreadsheet, type your figures into the four yellow cells:

DSO (days)	Average number of days it takes customers to pay you. <i>Formula: (Accounts Receivable ÷ Annual Revenue) × 365</i>
DIO (days)	Average number of days stock sits before it is sold. <i>Formula: (Average Inventory ÷ Cost of Goods Sold) × 365</i>
DPO (days)	Average number of days you take to pay your suppliers. <i>Formula: (Accounts Payable ÷ Cost of Goods Sold) × 365</i>
Last-year CCC	Your CCC from the prior year, used to calculate the trend. <i>CCC formula: DIO + DSO – DPO</i>

The spreadsheet will automatically calculate your Current CCC using the formula: $CCC = DIO + DSO - DPO$.

3 Answer the 10 assessment questions

In Section 2, work through questions A1 to D10. For each question, click the yellow cell in the answer column and select the option that best describes your business from the drop-down list.

- 1 Click a yellow answer cell**
Each yellow cell in the answer column has a drop-down arrow. Click the cell to activate it.
- 2 Select the most accurate option**
Choose the band or description that best matches your current situation. If you are unsure, pick the option that is closest to reality — the tool is designed for estimates.

3**Repeat for all 10 questions**

Work through A1, A2, B3, B4, C5, C6, C7, D8, D9, and D10. All 10 must be answered for the Index to calculate.

Section	Max	Questions	What it covers
A. Cash-Flow Pressure	25	A1, A2	Measures how long cash is tied up in the business cycle (CCC) and whether the position is improving or worsening.
B. Growth Constraint Risk	20	B3, B4	Identifies whether cash constraints are limiting revenue growth or forcing you to decline business opportunities.
C. Debtor Concentration	25	C5, C6, C7	Assesses reliance on a small number of customers and the risk posed by late payments from major debtors.
D. Working-Capital Efficiency	27	D8, D9, D10	Checks how well DSO, DIO and DPO are managed relative to terms and targets.

4 Read your results

Once all 10 questions are answered, the Results Panel (top right of Sheet1) will update automatically.

Overall Index (0–100)	Your total cash-flow pressure score expressed on a 0–100 scale. Higher = more pressure.
Pressure Tier	Low, Medium, or High — colour-coded for quick interpretation.
Sub-scores A–D	Shows which area is driving pressure most, so you know where to focus.

Index Score	Tier	What it means
0 – 33	Low	Cash flow is well managed. Minimal pressure on working capital.
34 – 66	Medium	Some strain is evident. Review the highest sub-scores to prioritise action.
67 – 100	High	Significant cash-flow pressure. Receivables finance should be considered urgently.

5 Colour guide

Yellow cells	Enter your answers here — input cells
Blue/grey cells	Calculated automatically — do not edit
Green (Low tier)	Low cash-flow pressure — favourable
Amber (Medium tier)	Moderate pressure — review recommended
Red (High tier)	High pressure — action advised

6 Frequently asked questions

What if I don't know my exact DSO or DPO?	Use your best estimate. The tool is designed for a quick diagnostic, not an audit. Round numbers are fine.
Can I type a number instead of using the drop-down?	Yes. If you know the exact score for a question, typing the number directly into the yellow cell will also work.
Why is the Index blank?	All 10 questions must be answered before the total will appear. Check that no yellow cells in Section 2 are empty.
Can I save my responses?	Yes — simply save the Excel file as normal. Your answers and scores will be preserved.
Who should I contact with results?	Share the completed file or your Index score with your Optipay relationship manager to discuss next steps.
