

PREPARATION SERIES

Debtor ledger *quality guide*.

Use this to judge whether an invoice ledger is likely to be attractive to a lender.

03

PREPARATION AREAS

13

PRACTICAL POINTS

Secure

DOCUMENT ROUTE

01

Positive signals

5 POINTS TO PREPARE

- ☐ Business or public-sector debtors.
- ☐ A clean aged-debtor report.
- ☐ A spread of debtors rather than one dominant customer.
- ☐ Clear invoice evidence and delivery proof.
- ☐ Low dispute and credit-note volume.

02

Risk signals

5 POINTS TO PREPARE

- ☐ Consumer debtors.
- ☐ Unverified customers.
- ☐ Old or disputed balances.
- ☐ Heavy concentration in one debtor.
- ☐ Weak paperwork or unclear delivery evidence.

03

Preparation

3 POINTS TO PREPARE

- ☐ Prepare a debtor concentration summary.
- ☐ Separate disputed from undisputed balances.
- ☐ Explain unusual late payments honestly.

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