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

- B2B or public-sector debtors.
- Clean aged-debtor report.
- Spread of debtors rather than one dominant customer.
- Clear invoice evidence and delivery proof.
- Low dispute and credit-note volume.

5 POINTS TO PREPARE

02 Risk signals

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

5 POINTS TO PREPARE

03 Preparation

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

3 POINTS TO PREPARE

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