

Customer Credit Limit Reporting & Analysis

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About this project:

- One of the challenges in achieving sales targets in a FMCG Distributor company is the utilization of customer's credit limit. We need to have a BI reporting system that can help the Sales team evaluate customer payments to justify increasing credit limits and unblocking accounts that are overdue.
- For instance, if a customer is frequently blocked due to exceeding their credit limit, the Sales team can access the BI reporting we design and propose to management to unblock the account or request a credit limit increase.
- The indicators or parameters to be used for evaluation has been discussed with Finance team, who has a banking background and is experienced in risk management analysis. The parameters that can be assessed:
 1. Profit since the start of the partnership or at least the last 5 years, and the average profit per month.
 2. CAGR % for sales over the past 5 years.
 3. AR Days, if the customer uses credit.
 4. Average overdue days per month.
 5. Completeness of documentation.
- BI system can generate a scoring based on the evaluation analysis and categorize customers with ratings such as "A," "B," "C," or descriptors like "Good," "Fair," "Poor," or other criteria.
- This allows Finance to make quicker and more accurate decisions on whether to approve a credit limit increase or unblock a customer account."

Distributor Company

Customer Credit Limit Dashboard

<https://www.linkedin.com/in/hafizmaruf33/>

Branch
☐ Jeddah

Channels
☐ HRC

Customer Name
☐ ALQAMEAT ALDHAHABIAT
☐ ASWAQ & BAKREYS ALZEN
☐ COMMERCIAL PRICE CUT COMPANY
☒ KMAS - DENDENG RSET

Payment History



Cust Name	Ontime Payment Rate
KMAS - DENDENG RSET	92.9%
Total	92.9%

AR Days



Customer Name	Net Credit Sales	Average AR	AR Days
KMAS - DENDENG RSET	421,889.60	23,963.36	20.73
Total	421,889.60	23,963.36	20.73

Credit Utilization



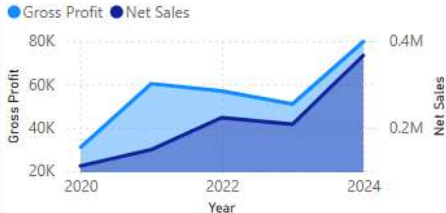
Customer Name	Credit Limit	Outstanding	CUR
KMAS - DENDENG RSET	30,000	29,115	97.05%
Total	30,000	29,115	97.05%

Ageing Bucket							Total
0-30	31-60	61-90	91-120	121-150	>151		
6,555	22,560	0	0	0	0		29,115

Profit & Loss



Gross Profit and Net Sales by Year



Year	GP Margin
2024	21.73%
2023	24.46%
2022	25.49%
2021	40.42%
2020	27.70%
Total	27.96%



Assessment Summary:

Customer Name	
KMAS - DENDENG RSET	
W. Ontime Payment Rate	0.200
Desc OntimePaymentRate	Excellent
W. AR Days	0.075
Desc AR Days	Good Performer
W. Credit Utilization Rate	0.100
Desc CUR	Very High Risk
W. Avg GP Margin	0.100
Desc Avg GP Margin	High Margin

Customer Name	
KMAS - DENDENG RSET	
Current Credit Limit	30,000
New Adjusted Credit Limit	44,250
Pctg of Adj Credit Limit	47.50%
Credit Classification	Excellent Customer

Distributor Company

Customer Credit Limit Dashboard

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Branch

☐ Jeddah

Channels

☐ MM

Customer Name

☐ ALQAMEAT ALDHAHABIAT

☒ ASWAQ & BAKREYS ALZEN

☐ COMMERCIAL PRICE CUT COMPANY

☐ KMAS - DENDENG RSET

Payment History

(Blank)

Avg Overtime Payment Rate

100.0...

Avg Late Payment Rate

Cust Name

Overtime Payment Rate

Cust Name	Overtime Payment Rate
ASWAQ & BAKREYS ALZEN	100.0%
Total	100.0%

Credit Utilization

86.9%

Avg Credit Utilization Rate

Customer Name

Credit Limit

Outstanding

CUR

Customer Name	Credit Limit	Outstanding	CUR
ASWAQ & BAKREYS ALZEN	39,000	33,905	86.93%
Total	39,000	33,905	86.93%

Ageing Bucket

0-30

31-60

61-90

91-120

121-150

>151

Total

0

0

6,461

27,443

0

0

33,905

AR Days

39

AR Days

Customer Name

Net Credit Sales

Average AR

AR Days

Customer Name	Net Credit Sales	Average AR	AR Days
ASWAQ & BAKREYS ALZEN	124,542.48	13,217.98	38.74
Total	124,542.48	13,217.98	38.74

Profit & Loss

16.2%

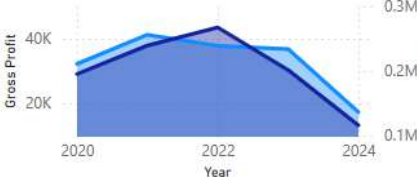
Avg Gross Profit Margin

33.1K

Avg Gross Profit

Gross Profit and Net Sales by Year

Gross Profit Net Sales



Year	GP Margin
2024	14.88%
2023	18.27%
2022	14.14%
2021	17.22%
2020	16.47%
Total	16.20%



Assessment Summary:

Customer Name

ASWAQ & BAKREYS ALZEN	
W. Overtime Payment Rate	-0.500
Desc OvertimePaymentRate	High Risk
W. AR Days	0.050
Desc AR Days	Average Performer
W. Credit Utilization Rate	0.100
Desc CUR	Very High Risk
W. Avg GP Margin	0.075
Desc Avg GP Margin	Strong Margin

Customer Name

ASWAQ & BAKREYS ALZEN	
Current Credit Limit	39,000
New Adjusted Credit Limit	28,275
Pctg of Adj Credit Limit	-27.50%
Credit Classification	Non Perform Customer