

FACTORING RISK ANALYSIS

Invoice Portfolio Assessment Report

PORTFOLIO SUMMARY

Total Invoices Analyzed: 3,697
Collection Rate: 94.9%
Average Payment Delay: 16.7 days
Total Outstanding: \$923,072.02
Risk Level (90+ days): 8.9%

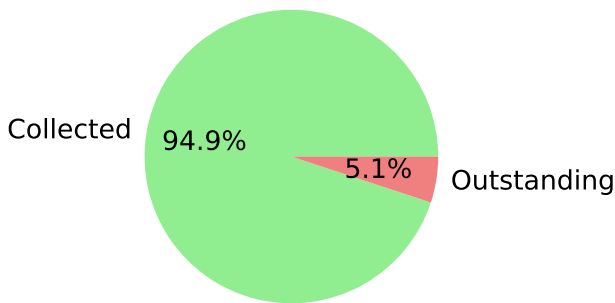
Analysis Period: January 2024 - June 2025
Report Date: June 30, 2025
Data Snapshot: June 23, 2025

OVERALL RISK LEVEL: LOW

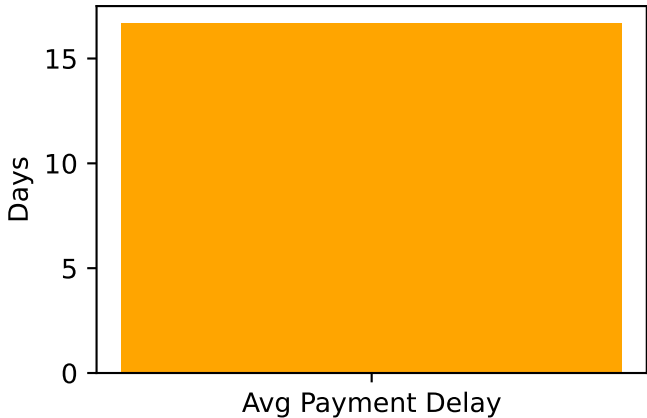
CONFIDENTIAL - For Internal Use Only

EXECUTIVE SUMMARY

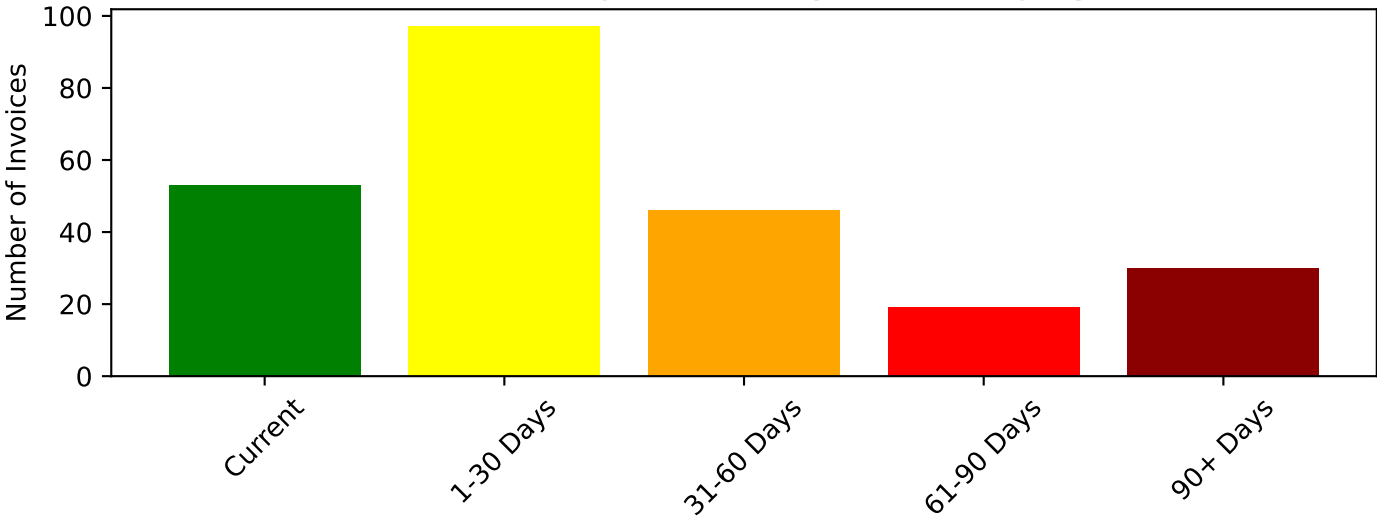
Collection Rate



Payment Delay Performance



Outstanding Invoices by Risk Category



KEY FINDINGS & INSIGHTS

Portfolio Health: EXCELLENT

- Collection rate of 94.9% exceeds industry standards
- Average payment delay of 16.7 days is acceptable

Risk Assessment: 8.9% of outstanding amount is 90+ days overdue

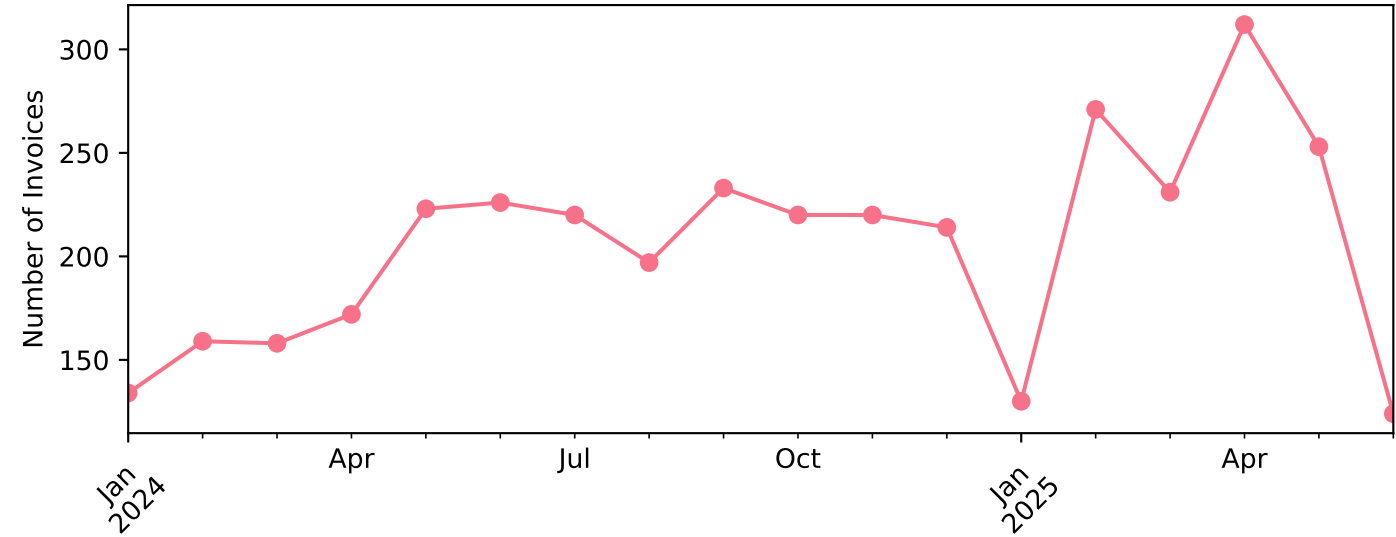
- Total outstanding amount: \$923,072.02
- Portfolio size: 3,697 total invoices
- Paid invoices: 3,452 (93.4%)
- Outstanding invoices: 245 (6.6%)

Liquidity Position: Strong

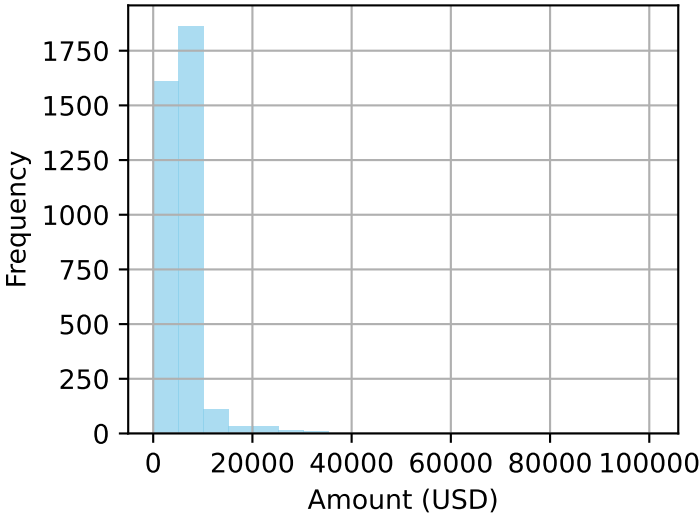
- Low percentage of outstanding invoices indicates strong cash conversion
- Payment behavior shows consistent customer payment patterns

PORTFOLIO OVERVIEW

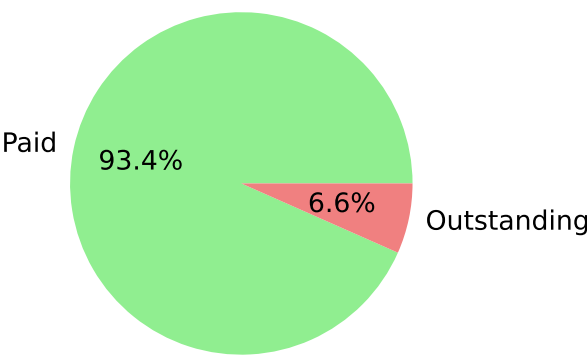
Monthly Invoice Volume Trend



Invoice Amount Distribution



Payment Status Distribution

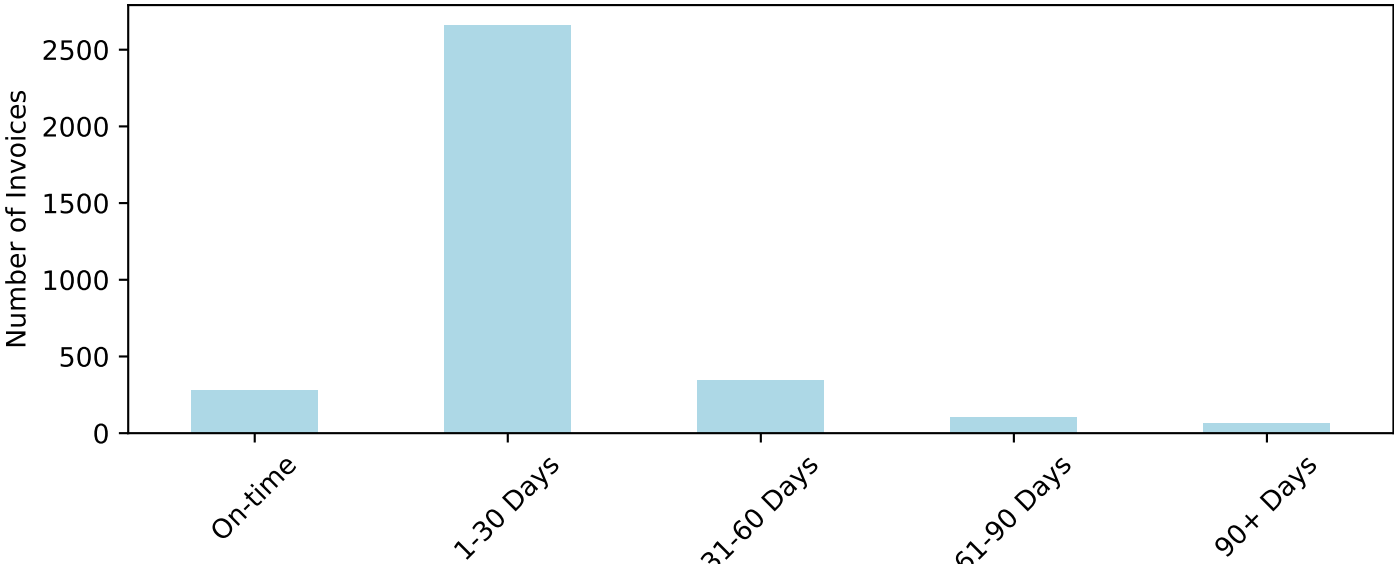


Portfolio Summary Statistics

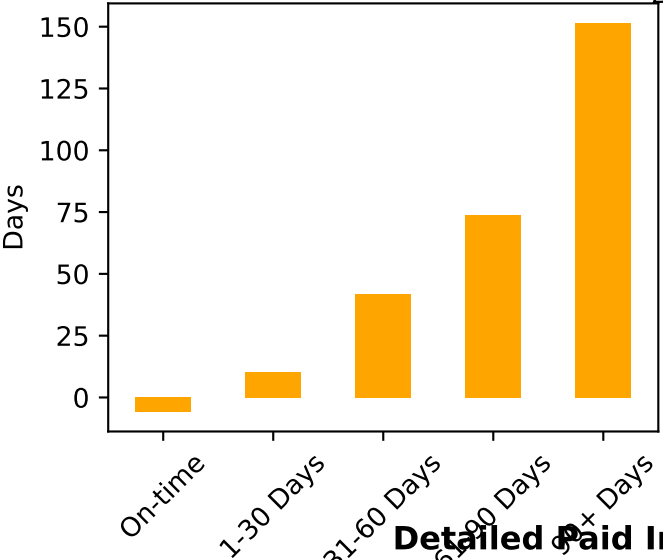
Metric	Value
Total Invoices	3,697
Total Billed Amount	\$18,685,824.65
Total Collected	\$17,738,911.25
Total Outstanding	\$923,072.02
Average Invoice Amount	\$5,054.32
Largest Invoice	\$100,800.00
Smallest Invoice	\$0.00
Collection Rate	94.9%

PAID INVOICES ANALYSIS

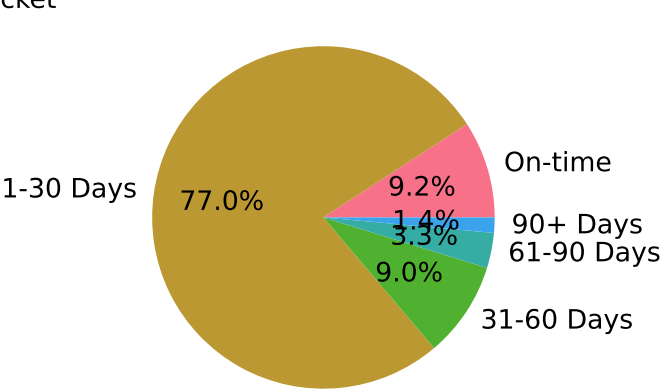
Payment Delay Distribution



Average Days Late by Category



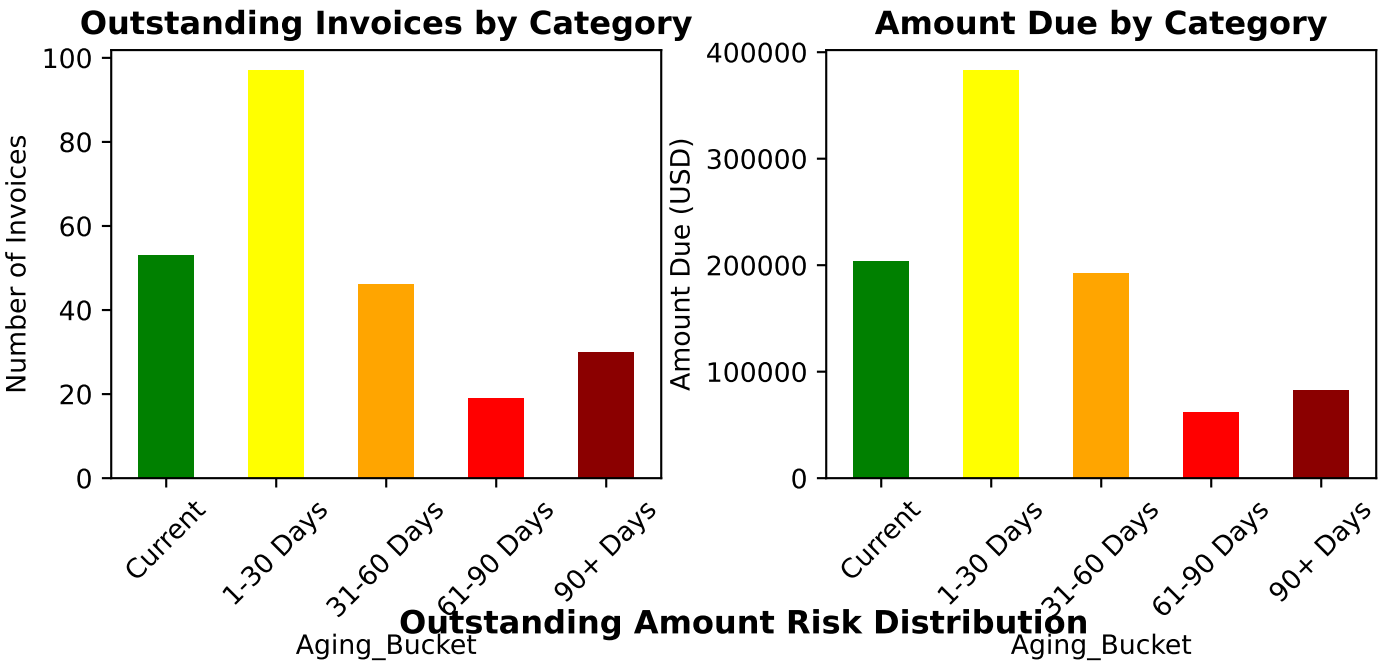
Amount Distribution by Aging



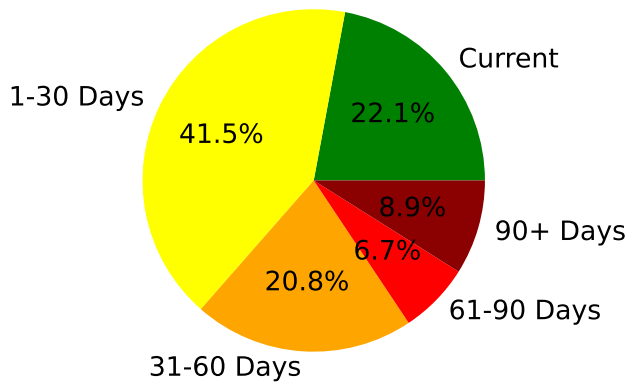
Detailed Paid Invoices Aging Statistics

Aging_Bucket	Invoice_Count	Total_Amount	Avg_Days_Late	Max_Days_Late	Percentage
On-time	280	1629970.59	-5.89	0	8.11
1-30 Days	2658	13679299.86	10.21	30	77.0
31-60 Days	346	1606797.99	41.92	60	10.02
61-90 Days	102	590097.28	73.85	90	2.95
90+ Days	66	256586.91	151.55	404	1.91

OUTSTANDING INVOICES ANALYSIS



Outstanding Amount Risk Distribution



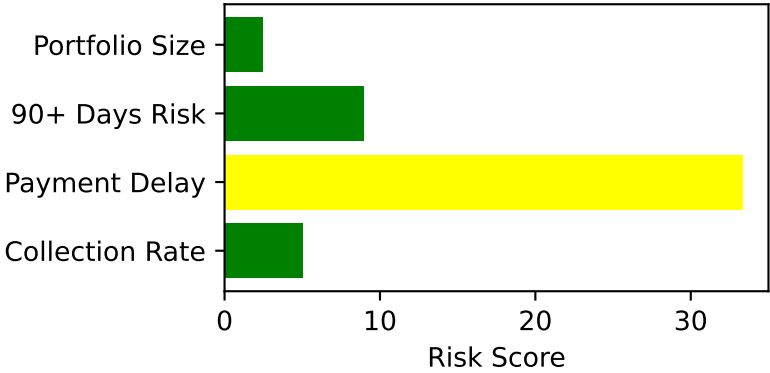
Detailed Outstanding Invoices Statistics

Aging_Bucket	Invoice_Count	Total_Amount	Total_Due_Amt	Avg_Days_Overdue	Max_Days_Overdue	Percentage
Current	53	203683.32	203683.32	-26.34	-1	21.63
1-30 Days	97	382851.66	382851.66	12.06	30	39.59
31-60 Days	46	192180.68	192180.68	47.09	60	18.78
61-90 Days	19	61819.9	61819.9	75.47	85	7.76
90+ Days	30	82536.46	82536.46	264.0	490	12.24

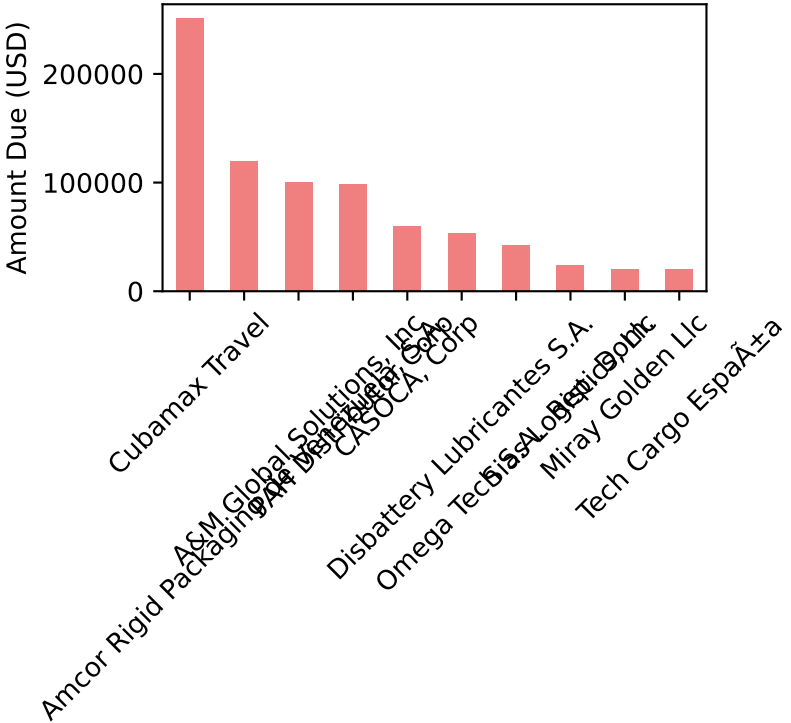
RISK ASSESSMENT

OVERALL RISK LEVEL: LOW

Risk Factor Analysis



Top 10 Client Concentration Risk



Applied to

RISK ASSESSMENT SUMMARY

Primary Risk Factors:

- 90+ Day Receivables: 8.9% of outstanding amount
- Collection Efficiency: 94.9% overall collection rate
- Payment Delays: 16.7 days average delay
- Portfolio Liquidity: 6.6% outstanding ratio

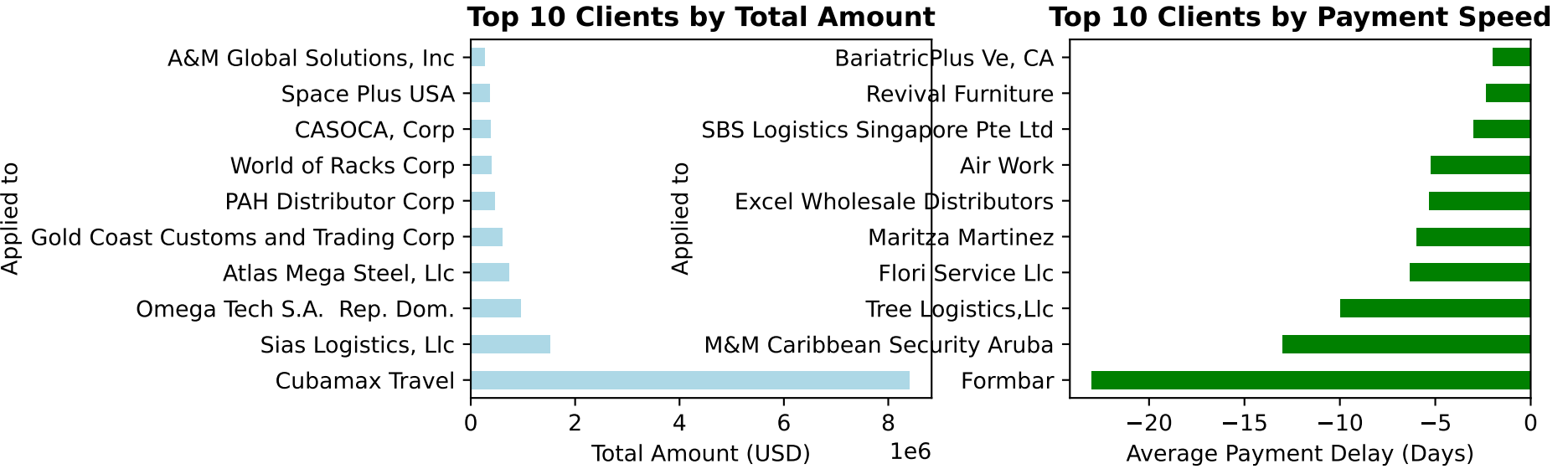
Risk Mitigation Status:

☐ LOW RISK: Portfolio shows strong collection performance

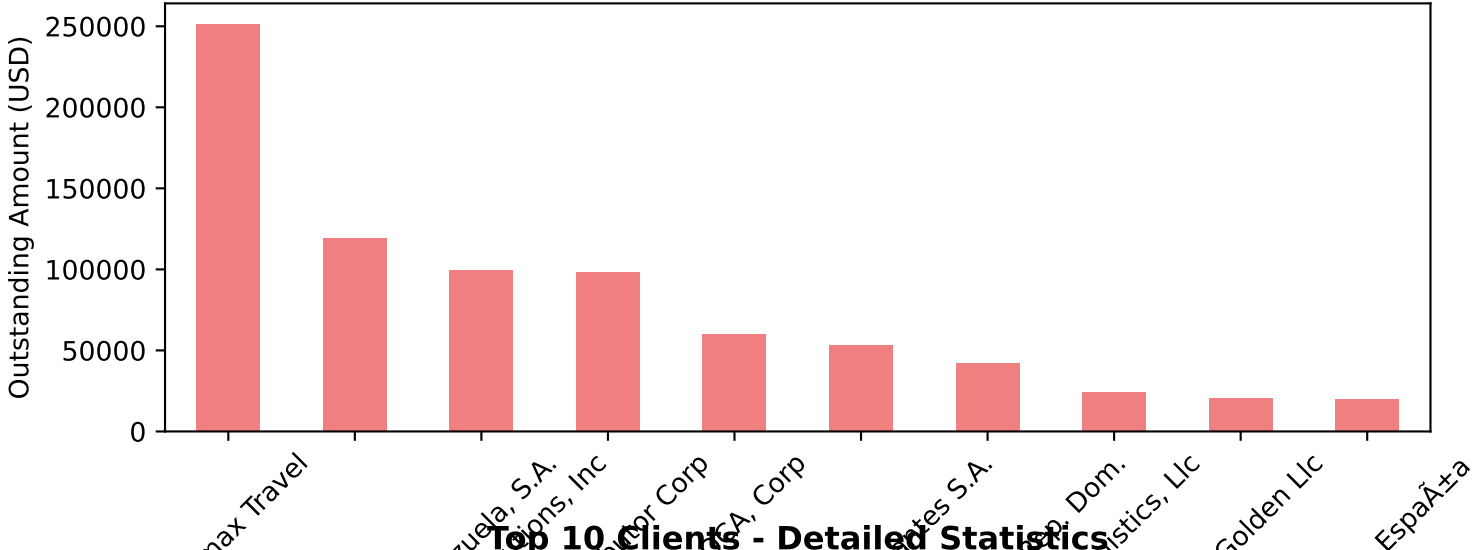
Recommended Actions:

- Continue current collection procedures
- Monitor for any deterioration
- Maintain credit policies

CLIENT ANALYSIS



Top 10 Clients by Outstanding Amount (Risk)



Top 10 Clients - Detailed Statistics

	Invoice_Count	Total_Amount	Avg_Amount	Total_Paid	Total_Due	Collection_Rate
Cubamax Travel	1550.0	8409847.77	5425.71	8158300.77	251547.0	97.0
Sias Logistics, Llс	199.0	1516199.79	7619.09	1492160.93	24038.86	98.4
Omega Tech S.A. Rep. Dom.	232.0	948506.51	4088.39	906045.34	42461.17	95.5
Atlas Mega Steel, Llс	34.0	727010.0	21382.65	727010.0	0.0	100.0
Gold Coast Customs and Trading Corp	52.0	605683.0	11647.75	605683.0	0.0	100.0
PAH Distributor Corp	77.0	463511.41	6019.63	365083.97	98427.44	78.8
World of Racks Corp	23.0	397839.75	17297.38	397839.75	0.0	100.0
CASOCA, Corp	12.0	384643.31	32053.61	324514.71	60128.6	84.4
Space Plus USA	25.0	365379.11	14615.16	365379.11	0.0	100.0
A&M Global Solutions, Inc	96.0	265835.76	2769.12	165947.86	99887.9	62.4

RECOMMENDATIONS & ACTION PLAN

- COLLECTION EFFICIENCY: Excellent performance - maintain current procedures
- △ PAYMENT TIMING: Acceptable delays - monitor for deterioration
- RISK LEVEL: Low risk portfolio - maintain monitoring

IMMEDIATE ACTIONS (0-30 days):

- Focus collection efforts on 90+ day receivables
- Contact top 10 outstanding clients for payment plans
- Review and update credit policies if risk is elevated

SHORT-TERM ACTIONS (30-90 days):

- Implement weekly aging reports
- Establish client payment performance scorecards
- Consider offering early payment discounts

LONG-TERM STRATEGY (90+ days):

- Regular portfolio risk assessment (monthly)
- Client credit limit reviews based on payment history
- Implement automated collection procedures

MONITORING & REPORTING:

- Weekly aging reports for collections team
- Monthly executive dashboard with key metrics
- Quarterly portfolio risk assessment
- Annual credit policy review

PRIORITY MATRIX:

HIGH PRIORITY: 90+ day receivables, large outstanding amounts

MEDIUM PRIORITY: 60-90 day receivables, repeat late payers

LOW PRIORITY: Current and 1-30 day receivables

Success will be measured by:

- Reduction in 90+ day receivables
- Improvement in overall collection rate
- Decrease in average payment delays
- Maintenance of strong client relationships

DETAILED DATA TABLES

Paid Invoices Aging - Detailed Statistics

Aging_Bucket	Invoice_Count	Total_Amount	Avg_Days_Late	Max_Days_Late	Percentage
On-time	280	1629970.59	-5.89	0	8.11
1-30 Days	2658	13679299.86	10.21	30	77.0
31-60 Days	346	1606797.99	41.92	60	10.02
61-90 Days	102	590097.28	73.85	90	2.95
90+ Days	66	256586.91	151.55	404	1.91

Outstanding Invoices Aging - Detailed Statistics

Aging_Bucket	Invoice_Count	Total_Amount	Total_Due	Avg_Days_Over	Max_Days_Over	Percentage
Current	53	203683.32	203683.32	-26.34	-1	21.63
1-30 Days	97	382851.66	382851.66	12.06	30	39.59
31-60 Days	46	192180.68	192180.68	47.09	60	18.78
61-90 Days	19	61819.9	61819.9	75.47	85	7.76
90+ Days	30	82536.46	82536.46	264.0	490	12.24