

EXECUTIVE FACTORING RISK ANALYSIS

Advanced Portfolio Assessment & Strategic Intelligence Report

EXECUTIVE PERFORMANCE DASHBOARD

94.9%

Collection Rate

16.7 days

Payment Delay

8.9%

Risk Level

Portfolio Health: Strong Performance

PORTFOLIO PERFORMANCE METRICS

| PERFORMANCE METRIC | VALUE | STATUS | BENCHMARK |
|----------------------|----------------|-----------|-------------------|
| Total Portfolio Size | 3,697 invoices | ■ Active | Industry Standard |
| Total Billed Amount | \$18,685,825 | ■ Strong | Above Average |
| Collection Rate | 94.9% | Excellent | Target: >90% |

| | | | |
|-----------------------|-----------|----------------|------------------|
| Average Payment Delay | 16.7 days | Monitor | Target: <15 days |
| Outstanding Amount | \$923,072 | 245 invoices | Monitor Closely |
| Risk Level (90+ days) | 8.9% | Low Risk | Target: <5% |
| Average Invoice Size | \$5,054 | Standard Range | Sector Typical |

| OVERALL RISK ASSESSMENT: LOW RISK | |
|--|--|
| Portfolio demonstrates excellent collection performance. | |
| Risk Score: 8.9% of outstanding amount is 90+ days overdue | |
| Collection Rate: 94.9% overall performance | |
| Payment Delay: 16.7 days average | |

DETAILED PORTFOLIO ANALYSIS

| Age Category | Count | Amount Due | Percentage | Risk Level |
|--------------|-------|------------|------------|------------|
| Current | 53.0 | \$203,683 | 21.6% | Low |
| 1-30 Days | 97.0 | \$382,852 | 39.6% | Low-Medium |
| 31-60 Days | 46.0 | \$192,181 | 18.8% | Medium |
| 61-90 Days | 19.0 | \$61,820 | 7.8% | High |
| 90+ Days | 30.0 | \$82,536 | 12.2% | Critical |

CLIENT PERFORMANCE ANALYSIS

CLIENT PERFORMANCE OVERVIEW The client performance analysis evaluates key accounts across multiple dimensions: * Payment Reliability: Consistency of on-time payments * Volume Stability: Predictability of invoice volume * Relationship Strength: Overall business relationship health * Growth Potential: Opportunity for account expansion CLIENT CATEGORIES: High Performers: Clients in the top quartile for payment reliability and volume Strategic Accounts: High volume clients requiring special attention Growth Opportunities: Reliable payers with expansion potential At-Risk Accounts: Clients showing declining performance indicators This analysis helps prioritize relationship management efforts and identify both opportunities and risks within the client portfolio.

| Client | Invoices | Total Amount | Collection Rate | Outstanding | Performance |
|------------------------------|----------|--------------|-----------------|-------------|-------------|
| Cubamax Travel | 1,550 | \$8,409,848 | 97.0% | \$251,547 | Excellent |
| Sias Logistics, Llc | 199 | \$1,516,200 | 98.4% | \$24,039 | Excellent |
| Omega Tech S.A. Rep. Dom... | 232 | \$948,507 | 95.5% | \$42,461 | Excellent |
| Atlas Mega Steel, Llc | 34 | \$727,010 | 100.0% | \$0 | Excellent |
| Gold Coast Customs and Tr... | 52 | \$605,683 | 100.0% | \$0 | Excellent |
| PAH Distributor Corp | 77 | \$463,511 | 78.8% | \$98,427 | Fair |
| World of Racks Corp | 23 | \$397,840 | 100.0% | \$0 | Excellent |
| CASOCA, Corp | 12 | \$384,643 | 84.4% | \$60,129 | Fair |

STRATEGIC RECOMMENDATIONS & ACTION PLAN

STRATEGIC RECOMMENDATIONS IMMEDIATE PRIORITIES (0-30 days): MAINTAIN EXCELLENCE * Continue current collection best practices * Document successful procedures for training * Monitor for early warning indicators * Optimize collection team performance

STRATEGIC INITIATIVES (30-90 days): * Implement automated payment reminder systems * Develop client risk scoring methodology * Establish collection performance KPIs and dashboards * Create predictive analytics for early risk identification

SUCCESS METRICS AND TARGETS: * Target Collection Rate: >95% (Current: 94.9%) * Target 90+ Day Risk: <5% (Current: 8.9%) * Target Payment Delay: <15 days (Current: 16.7 days) * Monthly review cycle with executive reporting

| PRIORITY | ACTION ITEM | OWNER | TIMELINE | SUCCESS METRIC |
|----------|-----------------------------|---------------------|----------|------------------|
| Critical | Address 90+ day receivables | Collections Manager | 30 days | Reduce by 50% |
| High | Implement weekly reviews | Finance Director | 14 days | Weekly reports |
| Medium | Client risk assessment | Credit Manager | 60 days | Risk scores |
| Low | Process optimization | Operations | 90 days | Efficiency gains |

Report Generated: July 01, 2025 at 02:55 PM
Analysis Engine: ReportLab Plus Enterprise Platform
Data Coverage: 3,697 invoices | \$18,685,825 total portfolio
Risk Assessment Date: 2025-07-01
Next Review: July 31, 2025

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