

EQ RISKFACTOR DEBTOR ANALYSIS

The Debtor Analysis module gives you comprehensive analysis of the collateral underpinning your lending

The core EQ Riskfactor “Client Analysis” functionality provides detailed insights into individual Clients, or portfolios of Clients, and Debtor Analysis takes that a stage further.

The underlying debtors represent the security for your lending, so detailed understanding of their payment patterns and credit quality is fundamental to the secure management of a factoring portfolio.

Just as important is being able to see total exposure to individual debtors across your entire portfolio, and to highlight credit risks that affect all Clients with that same debtor on their sales ledger.

Using functionality that will be familiar to EQ Riskfactor users, the Debtor Analysis module allows you to create portfolios of debtors, containing detailed analysis of key portfolio trends using a vast array of different criteria.

For example, a debtor portfolio can be created showing the largest debtors across the entire business, with aggregated balances, sales, collections, credit limits and debtor risk scores, or a range of other criteria.

This allows comparisons in debtor performance across Clients, management of debtor concentrations at portfolio level and supports decision making in setting funding limits.

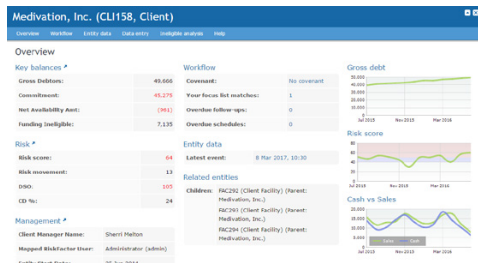
Risk Managers can also respond quickly to credit rating changes indicated by rating agencies, or debtor insolvency, and view exposure to that debtor across all clients.

You can also check on the ageing and payment history of a debtor across different clients:-

The screenshot displays the 'Debtor Analysis' module in EQ Riskfactor. At the top, there are navigation tabs: System, Tools, Overview, Approvals, Details, Colls, Exposure, Clients, and Views. Below this is a summary section for 'Active Debtors' with various filters and a table of results.

Debtor Group	Debtor Group Name	Debtor ID	Debtor Name	Balance	Credit Limit	Payment
ROBFIN	Robson Property (UK) Group	ROBFIN001	Robson, Inc.	424,611	424,611	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN002	Robson, Inc.	362,673	362,673	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN003	Robson, Inc.	282,862	282,862	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN004	Robson, Inc.	202,144	202,144	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN005	Robson, Inc.	178,780	178,780	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN006	Robson, Inc.	175,540	175,540	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN007	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN008	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN009	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN010	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN011	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN012	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN013	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN014	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN015	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN016	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN017	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN018	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN019	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN020	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN021	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN022	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN023	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN024	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN025	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN026	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN027	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN028	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN029	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN030	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN031	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN032	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN033	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN034	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN035	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN036	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN037	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN038	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN039	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN040	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN041	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN042	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN043	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN044	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN045	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN046	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN047	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN048	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN049	Robson, Inc.	148,832	148,832	100.00%
ROBFIN	Robson Property (UK) Group	ROBFIN050	Robson, Inc.	148,832	148,832	100.00%

The Debtor Analysis module also provides an overview of a selected debtor :-



which allows an at-a-glance view of exposure, funding limit and movements over time.

Like other EQ Riskfactor modules, the data held within the Debtor Analysis module can be configured and viewed to suit your needs. The criteria for setting up debtor portfolios, and the data displayed for each debtor in that portfolio, can be selected and changed easily by the user.

The module comes with powerful report writing capability, allowing export of data into charts, graphs and Excel reports. Once configured these can be scheduled to run whenever needed, and automatically emailed to recipients across the business.

Debtor Analysis Features

- Debtor accounts across Clients can be aggregated to create one view of exposure
- Total balances, ageing, sales, collections, debt turn, funding limits, disputes, dilutions and a range of other measures are available at aggregate level
- This can be interrogated through drill down to Client level
- Debtors with several sub-accounts or branches can be grouped, and analysed at group level or branch level
- The data selected for display in a portfolio can be shown as today's values, or over time, for example as at each month end, each quarter end, or year end.
- Reports and graphs are easily configurable by the user, and can be exported to Excel or PDF format.
- Alerts for deterioration in trends at debtor level assist early intervention.

Debtor Analysis Benefits

- Early identification of deteriorating payment patterns for a debtor by collating data from several clients
- Allows greatly enhanced information for decision making on funding limits.
- Enables swift action to reduce exposure to a specific debtor across numerous clients in the event of debtor insolvency, or reduction in their credit worthiness.
- Facilitates top down management of aggregate exposure to individual debtors. Although perhaps spread between multiple Clients, the Lender may wish to limit overall exposure to one debtor by setting reduced limits for the debtor on each Client.
- Simplifies management reporting on high debtor exposures or exposures to specific sectors. As the debtors each have an Industry Code, reports can be easily generated showing underlying exposure to a potentially "at risk" sector, eg Oil and Gas, Hospitality, Healthcare, etc.
- User-configurable reports to enhance Client reviews and Management Information
- Enhances oversight of decisions made by Relationship Managers or local offices in setting debtor credit limits
- Assists underwriting new business as can give detailed historic data on a debtor's trading with existing Clients, where they appear on prospect's sales ledger as well
- Allows early discussion with Clients on potential cash flow pressures if Alerts indicate consistent slow down in payments from their key debtors across other Clients
- Gives new business opportunities if cash flow pressure identified with a debtor.

Contact us

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