RiskOpto

FICTIONAL SAMPLE

Customer Acceptance Assessment | Executive summary

Sample Company | Financial period: 2024 | Illustrative case

Example class	Information sufficiency
B	**Medium**

Findings to review before deciding

Strength: Equity is positive in the sample financial statements. This alone does not establish payment capacity.

Attention point: The illustrative collection period is 75 days versus a fictional sector median of 55 days. The 20-day gap indicates cash is tied up in receivables for longer.

Information gaps and review limits

The sample does not include current receivables ageing or a commercial Findeks report. Customer-level sales concentration is unverified. Unknown values are not treated as zero or favourable.

Suggested next step

Obtain the relevant documents and review payment behaviour. Terms, limits and collateral must be assessed using the complete case; this sample provides no credit-limit recommendation.

All data is fictional. The class is not calculated; do not use for commercial decisions.

Presentation context: 2024, fictional activity group and medium company size. All figures below are fictional and are not sourced from the CBRT.

Collection period (days)



Finding → Business impact → Action

Finding: Collection takes 20 days longer than the sector median.
Business impact: Working capital and short-term funding needs may increase.
Action: Review receivables ageing, overdue balances and collection trends, then establish appropriate working terms.

Checks in an actual report

The financial year, NACE activity code, company size and source period are checked. Missing sources or unsuitable peer groups are disclosed. The comparison alone does not determine the class or credit limit and does not imply CBRT endorsement.

Follow-up and reassessment

Revisions may be requested with new documents. Reassessment is generally recommended within a year, or using quarterly financial data and current commercial Findeks reports for higher-risk companies. Review material developments sooner.