JUPITER PRIME
Consulting • Training • Advisory
جوبيتر برايم للاستشارات والتدريب

COURSE BROCHURE

Trade Credit Limits and Receivables Ageing Control Training Course

8 – 12 November 2027
New York

Trade Credit Limits and Receivables Ageing Control Training Course

Ref: 2387_89723 **Date:** 8 – 12 November 2027 **Location:** New York **Fees:** 7900 GBP

Trade Credit Limits and Receivables Ageing Control is a 1-week training course for credit managers and accounts receivable leads who decide how much open account credit each business customer receives, and who build a Receivables Improvement Plan during the course. Slower customer payments and tighter bank funding now make every unpaid invoice a working capital question for the whole organisation. Jupiter Prime Training delivers this course on trade credit limits and receivables ageing.

Why Trade Credit Limits and Receivables Ageing Matters Now

Three forces shape trade credit today. Buyers stretch payment terms to protect their own cash, so suppliers carry more customer risk on their ledgers. Electronic invoicing gives faster signals, yet many ledgers still rely on monthly ageing reports read too late. An organisation that sets limits from evidence and reads its ageing buckets weekly keeps sales moving without building silent losses; one that does neither discovers bad debt only at year end. The course rests on Days Sales Outstanding DSO, the Average Days Delinquent ADD measure and the expected credit loss approach to provisioning.

Who Gains Most from Trade Credit Limits and Receivables Ageing

- Credit control leads who approve new accounts and opening limits
- Accounts receivable supervisors who own the ageing ledger and cash application
- Commercial finance partners who balance sales growth against customer exposure
- Treasury analysts who forecast customer receipts and arrange receivables funding
- Order-to-cash process owners who maintain credit hold rules

A credit unit that sends its limit approver, ledger supervisor and treasury contact together gains most.

Trade Credit Limits and Receivables Ageing Capabilities

Participants move from single-customer limit decisions to a portfolio reading of the debtor book.

- Assess a new business customer from references and filed accounts — opening limit approval
- Calculate DSO, ADD and best possible DSO — finance director reporting
- Design an ageing bucket review with escalation triggers — weekly credit hold decisions
- Apply cash application rules — ledger accuracy for collectors
- Weigh credit insurance against factoring and invoice discounting — treasury funding choices
- Build a Receivables Improvement Plan with targets by segment — leadership and sales alignment

Key Trade Credit Limits and Receivables Ageing Terms

- Credit limit — the maximum open balance a supplier allows one customer before new orders are held for review.
- Ageing report — a ledger view that groups unpaid invoices by days past their due date, such as current, 30, 60 and 90 plus.
- Days Sales Outstanding DSO — the average number of days a business takes to turn credit sales into cash received.
- Average Days Delinquent ADD — the gap between actual DSO and best possible DSO, showing days lost to late payment.
- Unapplied cash — customer receipts banked but not yet matched to specific invoices.
- Factoring — selling receivables to a finance provider for an advance.

Trade Credit Limits and Receivables Ageing Day by Day

Day 1: The Trade Credit Landscape

- Open Account Terms and Payment Behaviour — Exposure Appetite for Each Segment
- Credit Policy Hierarchy and Approval Authorities — Who Signs Which Limit
- Order-to-Cash Process Map — Points Where Credit Risk Enters
- Receivables as Working Capital — Link to Treasury Cash Forecasting
- Stakeholder Map of Sales, Finance and Customers — Conflicting Credit Priorities

Day 2: Onboarding and Limit Setting

- Customer Onboarding Checklist and Trade References — Opening Account Approval
- Financial Statement Ratios for Small Buyers — Repayment Capacity Signals
- Internal Credit Scoring Matrix — Limit Bands by Risk Grade
- Security Options such as Bonds and Deposits — Higher Limit Requests
- Limit Review Calendar and Trigger Events — Increase, Hold or Reduce

Day 3: Reading the Ageing Ledger

- Ageing Bucket Design and Reporting Cadence — Escalation to Credit Hold
- DSO, ADD and Best Possible DSO — Explaining Ledger Movements
- Dispute and Deduction Root Causes — Billing Fixes Versus Collection Effort
- Cash Application Rules and Unapplied Receipts — Accurate Ageing Positions
- Expected Credit Loss Provision Matrix — Year-End Bad Debt Exposure

Day 4: Protecting and Funding Receivables

- Trade Credit Insurance Policies and Insured Limits — Protecting Large Exposures
- Factoring and Invoice Discounting Structures — Unlocking Cash from the Ledger
- Supplier Portals and Electronic Invoicing — Faster Dispute Resolution
- Credit Hold and Release Rules in Billing Systems — Sales Continuity
- Portfolio Concentration Analysis — Top Debtor Dependency Limits

Day 5: Practising the Receivables Improvement Plan

- Limit Recalibration Exercise on a Sample Ledger — Applying Day 2 Scoring
- Ageing Diagnostic with DSO Bridge — Applying Day 3 Measures
- Funding Option Comparison for a Case Supplier — Applying Day 4 Choices
- Credit Dashboard for Sales and Finance Leaders — Monthly Exposure Briefing
- Receivables Improvement Plan Drafting — Targets, Owners and Review Points

Applying Trade Credit Limits and Receivables Ageing After the Course

- Run a limit recalibration on the top fifty customers using the scoring matrix and trigger events from the course.
- Introduce a weekly ageing review with ADD tracking and clear credit hold escalation for accounts over sixty days.

Trade Credit Limits and Receivables Ageing Questions FAQ

What is trade credit limits and receivables ageing control, and why does it matter now?

It is the discipline of deciding how much open account credit each customer receives and tracking how long invoices stay unpaid. It matters now because slower buyer payments and costlier funding make every overdue invoice a direct pressure on your working capital.

Which roles gain most from trade credit limits and receivables ageing training?

Credit control leads, accounts receivable supervisors, commercial finance partners, treasury analysts and order-to-cash process owners gain most.

How does trade credit limits and receivables ageing differ from a loan collections course?

This course works upstream, before debts turn bad. A loan collections course focuses on lenders recovering overdue borrowings; this one helps suppliers set limits and read ageing data so fewer accounts reach collection.

What do you bring back from trade credit limits and receivables ageing training?

You bring back a drafted Receivables Improvement Plan for your own ledger. It sets limit bands, ageing routines, DSO targets and a funding choice for large exposures.

Trade Credit Limits and Receivables Ageing: The Way Forward

The Receivables Improvement Plan first informs which customer limits to raise, hold or cut at the next review. Credit leads use it with sales and treasury to agree exposure appetite. After its first quarter in use, revisit the ageing triggers and funding mix, since customer behaviour and funding costs shift.