



B2.91+

OPERATIONS
/Funding

DECISION SHEET

v1.0

Job to be done

A good debt management can help create improve cash flow and reduce the interest costs.

By getting an overview of the company debt, we can figure out if we can get better terms on our loans.

How to do it

Start by tracking the company's various types of debt, as well as the owner's private debt.

Continue by noting the terms of the debt, including interest rates, interest accrual and payment terms or installment terms. Then mark whether the debt has bail or mortgage.

Finish by writing down amounts that are overdue and where there is an urgent need for payment.

Next step

- Investigate the possibility of re-financing the debt with better terms.
- Choose debt items where interest and payment terms should be renegotiated.
- Start the negotiation with the company's creditors.

Licensed to:

Developed by:



Debt Management

Get an overview of total debt and agreed terms



AREA	CREDITOR	DEBT TYPE	TOTAL DEBT	CREDIT TERMS			COLLATERAL		URGENT CAPITAL REQUIREMENTS
				INTEREST RATE	INTEREST ATTRIBUTION	PAYMENT SCHEME	Yes	No	
COMPANY	Bank	Credit lines							
		Construction loans							
		Car loans							
		Other loans							
	Suppliers	Insurances							
		Lawyer							
		Accountant							
	Taxes	Sales taxes							
		Charges							
		Payroll Taxes							
Corporation taxes									
		TOTAL							
PRIVATE	Bank	Credit line							
		Home equity loans							
		Mortgage							
	Credit cards	Credit cards							
		Account cards							
		Installment							
	Other	Private loans							
		TOTAL							

Date:

Name:

Company: