






DSC Credit Committee Scorecard – December 2020

| Subject Areas | Areas to cover | Monthly RAG |
|---|---|---|
|  | <ul style="list-style-type: none"> Percentage of Cash Collected by Payment Due Date Percentage of Cash Collected by Payment Due Date +3 | <ul style="list-style-type: none"> 99.66% collected by Payment Due Date 99.81% collected by Payment Due Date +3 |
|  | <ul style="list-style-type: none"> Credit Agency Updates | <ul style="list-style-type: none"> No significant downgrades to report or companies moving to a high risk category requiring action to be taken. 3% of customers have fixed security in place with a total financial value of £1,814,941.00. 96% have a published credit rating with Experian or Graydons. 1% on immediate payment terms. |
|  | <ul style="list-style-type: none"> Failed Users Debt | <ul style="list-style-type: none"> 23 Users who have failed (3 x Shipper, 20 x Supplier) £127,416.29 of debt recorded. Debt over £1k pursued through administrators. |
|  | <ul style="list-style-type: none"> Escalations to Committee | <ul style="list-style-type: none"> No Escalations to committee this reporting month. |
|  | <ul style="list-style-type: none"> Invoicing Issues Late Paid Interest | <ul style="list-style-type: none"> No invoicing issues reported. November late paid interest (LPI) charges issued in December 2020. 11 LPI invoices issued with a financial value of £609.40 |
|  | <ul style="list-style-type: none"> Focus Areas for next quarter Modifications Updates | <ul style="list-style-type: none"> Continue early engagement with customers leading up to payment due date. Continue to monitor closely organisation's using Credit Agency alerts/reporting. Continuing work with Barclays to satisfy obligations to offer Direct Debit as a way of payment for DSC invoices. Target date for implementation is 1st April 2021. |