

COMPANION WORKSHEET PACK

# Accounts Receivable Recovery

*Collect Receivables Aged Over 90 Days Before They Become Write-Offs*

---

9 Worksheets · 3 Categories · A4 Print-Ready

High-Volume · Niche-Search · Specific-Case

PT Hibrkraft Kreasi Indonesia · [hibranwar.com](http://hibranwar.com)

PART 1

# High-Volume Worksheets

---

*Universal worksheets — what most operators reach for daily or weekly. Run these on a regular cadence regardless of business size or stage.*

# Weekly Aging Report Walk-Through

Run every Monday before collection calls begin. Takes 20 minutes. Stops surprises mid-week.

Run every Monday before collection calls begin. Takes 20 minutes. Stops surprises mid-week.

AGE BUCKET	TOTAL VALUE (RP)	NO. OF DEBTORS	CHANGE VS. LAST WEEK (+/-)	REQUIRES ACTION THIS WEEK? (Y/N)
------------	------------------	----------------	----------------------------	----------------------------------


1. Fill the age buckets in order: Current (0–30), 31–60, 61–90, 91–120, 121–180, 181–365, Over 365. Total the 'Requires Action' column. That number is this week's active recovery workload.

\_\_\_\_\_

2. Is the 91-day-plus zone growing, shrinking, or flat compared to last week? Write one sentence on what changed and why: \_\_\_\_

\_\_\_\_\_

3. Which single debtor represents the largest value in the 91-day-plus zone this week? Write their name and the value, then confirm: has an action been assigned to them for this week? \_\_\_\_

\_\_\_\_\_





PART 2

## Niche-Search Worksheets

---

*Rare-situation worksheets — high value when the situation hits. Run these only when the trigger appears, but keep them findable.*





## **Restructuring Agreement Framework**

*Use when preparing a restructuring offer for a specific debtor. Complete sections 1–4 before the negotiation meeting. Complete section 5 after agreement is reached and before signatures are requested.*





PART 3

## Specific-Case Worksheets

---

*Pre-framed scenarios — each worksheet walks you through a single, concrete situation. Read the scenario, then fill in your version of it.*

## Top Customer 120 Days Past Due Requesting More Credit

*Scenario: Your largest customer — accounting for 20–30 percent of your annual revenue — has an outstanding receivable of 120 days past due. They have just submitted a new purchase order and are verbally requesting extended payment terms (net-90) on the new order, citing a temporary cashflow gap. Your collection team has made six contact attempts over the past 60 days with only vague responses. No restructuring agreement is in place. Approving the new order would add to an already-stalled balance. Refusing it risks the relationship. You have 72 hours to decide.*



## Customer Disputes Invoice 60 Days After Delivery

*Scenario: A customer with a clean 3-year payment history has suddenly disputed an invoice for Rp 85 million, 60 days after the goods were delivered and accepted. The due date was 30 days ago. The dispute was raised verbally in a phone call — no written objection was submitted. Their stated reason: they claim the quantity delivered was short by 15 percent, though your delivery records show full delivery with a signed receipt. The receivable is now 30 days past due, and no payment has been made on the disputed amount. If you don't resolve this within 30 days, the receivable crosses into the 61–90 day zone where CKPN provisioning increases and pressure to escalate rises.*



## New Big-Ticket Customer Requests Net-90 on First Order

*Scenario: A prospective customer in the same industry as your best existing clients has submitted a first purchase order worth Rp 320 million — roughly 40 percent of your typical monthly revenue. Their procurement team has requested net-90 payment terms, citing their standard vendor payment cycle. They have no credit history with you. You know their company name and general reputation in the market, but you have no formal credit assessment. Accepting the order on net-90 means delivering Rp 320 million in goods or services before receiving any payment, with the first collection contact not happening for three months. Declining the terms risks losing a potentially significant long-term customer to a competitor.*





**Companion to:**

Accounts Receivable Recovery — Collect Receivables Aged Over 90 Days Before They Become  
Write-Offs

by Ibrahim Anwar

---

PT Hibrkraft Kreasi Indonesia

[hibranwar.com](http://hibranwar.com)