

IMPROVEMENT OF THE AUDIT OF OVERDUE CREDITORS

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Abstract: The article analyzes that the analysis of receivables and payables requires a very careful approach, so financiers develop a strategic plan for its implementation. It is also noted that this plan is universal and helps to comprehensively study the impact of the current state of debts of the company and its counterparties on its financial stability.

Key words: accounts receivable, bank, client, contract, finance, commerce, economy.

Аннотация: В статье анализируется, что анализ дебиторской и кредиторской задолженности требует очень тщательного подхода, поэтому финансисты разрабатывают стратегический план его реализации. Также отмечается, что данный план является универсальным и помогает всесторонне изучить влияние текущего состояния долгов компании и ее контрагентов на ее финансовую устойчивость.

Ключевые слова: дебиторская задолженность, банк, клиент, договор, финансы, коммерция, экономика.

Indeed, to analyze receivables and payables, it is necessary to adhere to a detailed plan, the main elements of which are: Analysis of receivables, which includes studying the volume of customer debts, their components and dynamics. It is better to present the resulting calculations in a table or graphic form, so that it is clear what changes have occurred during the reporting period. At this stage, it is very important to determine what the share of long-term debts of debtors is and how their volume has changed. An increase in this indicator negatively affects the financial stability of the enterprise due to the fact that monetary resources are withdrawn from circulation for a longer period. Analysis of payables, including studying its volume, dynamics and structure. It is especially important to determine how short-term debts to creditors have changed (amount, share). As the share of this indicator in the total amount of debts to creditors increases, the company's financial risks increase, since such debts need to be paid off faster. Analysis of receivables and payables by their balance. This stage is very important, because debts to creditors are a source of financing for deferred payments provided to customers.

Accounts receivable: debts to customers and customers, debts of separate divisions, debts of subsidiaries and dependent companies, advances to employees, advances to suppliers and contractors, installment payments on taxes and other mandatory payments to the budget, installment payments on target state funds and insurance, debts of founders for shares in the authorized capital, debts of employees for other operations and other receivables.

Accounts payable: debts to suppliers and contractors, debts to subsidiaries and dependent companies, deferred obligations for taxes and other mandatory payments, received deposits, debts for payments to the budget, debts for insurance, debts for payments to special-purpose state funds, debts to founders, debts for payment of wages and other accounts payable.

In the analysis of accounts receivable and accounts payable, important importance is attached not only to the composition, term, and volume of debts, but also to their balance.

The need for an analysis of receivables and payables cannot be ignored. It should be carried out at least once a year based on the data from the enterprise's balance sheet. The indicators calculated during the analysis give the best picture of the financial condition (stability) of the enterprise, its solvency and property status. At the same time, it is necessary to calculate some indicators of debts to debtors and creditors more often. This will allow timely correction of the identified deviations. The information obtained as a result of the analysis of receivables and payables is subsequently used to draw up the company's financial plan (as well as business plans) for the next year or other period. Also, this information is important in approving the company's credit policy, which is expressed in determining the acceptable deferral periods for customers, which directly affects the change in sales volume.

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