Aged Debtors Report for SMEs

Instructions

Welcome

This tool helps you see who owes you money, how long they've owed it, and which overdue amounts fall into each ageing bucket.

It's designed for SMEs and micro-businesses — even if you don't use formal payment terms or credit policies.

Before You Start

Set the **Report Date** (top left of the sheet called *Aged Debtors*). This date drives all ageing calculations.

Enter your invoice details in the blue & white cells on the *Aged Debtors* sheet. You can type them in or simply **copy & paste from any invoice list you already have**.

You'll need to enter:

- **Date of Invoice**
- **Expected Payment Time (Days)** *(If you don't use formal terms, just enter how long you expected the customer to take to pay.)*
- **Customer Name**
- **Invoice Number**
- **Gross Value**
- **Payment Received** *(If they paid a partial payment, enter it here.)*
- **Date Payment Received** *(if applicable)*

What the Tool Does Automatically

You don't need to click or type in the ageing section — it's locked on purpose.

Once you enter your data, the tool automatically:

- calculates the **Due Date**
- works out **Days Overdue**
- places overdue amounts into the correct **ageing bucket**
- updates **totals and percentages**
- keeps the sheet clean and safe from accidental changes

What You Don't Need to Touch

Anything greyed out or locked is handled by the tool. Just enter your data in the coloured cells — the report completes itself.

A Note for SMEs Without Formal Terms

Don't worry if you don't have written T&Cs or credit policies.
Just enter the number of days you expected the customer to take to pay. This tool is designed to work with *your* reality.