



Customer A is located in Western MA seeking credit line from Bank B.

As part of the application and documentation process, the Customer A, along with other documents, submitted a revenue forecast and historical DSO and projection to the Bank B.

The original data submitted to the Bank B reported Customer A's DSO a projection at 74 days. Though the Revenue Forecast was deemed reasonable, Bank B was not comfortable with Customer A's actual DSO 81 days. Customer A's cash conversion was too long. Customer A required a large inventory purchase, and needed the bridge of funds to complete upcoming orders.

The OIKOS Delos® application used the historical data to correctly calculate Customer A's DSO and apply the historical average to the DSO forecast. The OIKOS Delos® application was able to illustrate to Bank B a 14 day error on the original DSO submitted, resulting in a benefit to Customer A. Bank B was guided through the results of the historical data and the affect on future cash conversion.

