

Comprehensive financial assessment reference

Subject: Comprehensive Trade Reference - [Company Name]

Dear Financial Assessment Team,

I am providing this detailed trade reference for [Company Name] following your comprehensive evaluation request. This assessment covers our [Duration] business relationship encompassing [Number] transactions.

Financial Performance Indicators:

- Total transaction volume: \$[Amount]
- Largest single transaction: \$[Amount]
- Average order size: \$[Amount]
- Payment terms consistently met: [Percentage]%
- Days Sales Outstanding average: [Number] days

The company exhibits strong cash flow management and maintains excellent banking relationships. Their seasonal fluctuations are predictable and well-managed, with peak periods typically occurring in [Months]. Credit utilization patterns suggest conservative financial management.

Risk Assessment: We classify [Company Name] as low-risk based on consistent performance metrics. They have weathered economic challenges while maintaining payment obligations. Insurance coverage and business registrations are current and adequate.

Our recommended credit ceiling is \$[Amount] based on demonstrated capacity and payment history. This recommendation is based on comprehensive analysis of their ordering patterns, payment behavior, and financial stability indicators.

Please contact our credit department at [Phone] for additional verification or clarification of this assessment.

Professionally yours,

[Your Name]

[Your Title]

[Company Financial Department]

Get more templates here: <https://www.lettersandtemplates.com/letters/trade-reference-letter>