

Costs of Granting Credit

- Bad debts
- Bookkeeping costs
 - Credit approval system
 - Billing and collection system
- Carrying costs
 - The opportunity cost of not making a return on the cash that is tied up in the form of accounts receivable
 - The cost of securing cash from other sources
- Credit card sales
 - Card issuer fees for billing and collections

Granting Credit To Contractors

S Ben Porath



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Denton Hammond,1984 **The American Contractor** ,1929 **Touche Ross Guide to Granting Credit to Contractors**
Southwest Builder and Contractor ,1917 Credits and
Collections Lehigh Portland Cement Company,1928 **The Economics of Corporate Trade Credit in Europe** Julia
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academics interested in corporate short term capital The study shows the role of trade credit in the functioning of economic
entities It constitutes a comprehensive source of knowledge about the role of trade credit in the development of enterprises
as well as the impact of this form of finance on the development of economies Apart from an extensive review of the
theoretical aspects of the role of trade credit in the economy the study discusses the importance of factors influencing trade
credit behaviour Trade credit despite its versatility has not yet been fully described particularly with regard to the specificity
of domestic markets This study aggregates and supplements the existing sources The monograph is of an international
character as it covers a substantial group of European countries Therefore it is likely to have international appeal The
findings may be of interest to those involved in finance management Understanding the differences in receivables
management resulting from the country specificity can contribute to a better understanding of business finance and its
operational functions This knowledge may support the effective management of receivables and liabilities especially in
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