

Credit Application CRA-2026-0004

Alder Books Reconciliation, fictional application for parser testing

Application reference	CRA-2026-0004
Applicant	Alder Books Reconciliation, Suite 9, Alder Books Building, 19 Example Way, Sample City, ZZ9 9ZZ
Lender	Sample Commercial Bank
Facility requested	revolving working capital facility
Amount requested	15,000.00 USD
Purpose	bridge the gap between invoicing and collection
Term requested	12 months, renewable
Security offered	none, unsecured
Existing facility	LN-2026-0001 in the name of a connected company, 48,000.00 USD term loan
Application date	24 September 2026

Fictional lending paperwork generated for file-parsing tests. No facility exists, no credit is offered, and the sort code and account numbers are reserved test values.

Financial summary

Measure	Amount USD	Where the figure comes from
Closing cash balance at the end of the ledger period	10236.00	wave-one accounting bank statement, closing balance of the last row
Sales invoiced in the period	8100.00	receivables invoice_amount column
Cash received against those invoices	7300.00	receivables received column
Receivables outstanding	800.00	receivables outstanding column
Operating expenditure in the period	2064.00	expense table amount column
Operating budget for the period	4200.00	budget table budget column
Budget headroom	2136.00	budget less expenditure
Surplus of invoiced sales over expenditure	6036.00	invoiced less expenditure

Why the amount is what it is

Receivables outstanding are 800.00 USD against 8,100.00 USD invoiced, so the collection gap is small in absolute terms. The 15,000.00 USD requested is sized on the 2,064.00 USD of quarterly operating expenditure rather than on the receivables balance, which the applicant states so the lender does not have to guess.

Declaration

The applicant confirms the figures are taken from the accounting records without adjustment and that no material liability is omitted.

Signed for	Name and role	Date
Alder Books Reconciliation	Fictional finance officer	24 September 2026