[Company Name]
[Address]
[City, State, Zip Code]

[Date]

To: [Name of Management/Board of Directors]
From: [Your Name/Accounting Department]
Subject: Management Letter - Analysis of Historical Accounts Receivable Aging Trends

Dear [Recipient Name],

This letter provides an overview of our historical Accounts Receivable (AR) aging trends for the period covering [Start Date] to [End Date]. The purpose of this analysis is to identify patterns in collection efficiency and evaluate the adequacy of our current credit policies.

1. Executive Summary of Aging Trends
During the analyzed period, the average Days Sales Outstanding (DSO) was [Number] days. We observed a [Increase/Decrease] in the percentage of receivables falling into the "Over 90 Days" category, moving from [Percentage]% to [Percentage]%. This suggests a [positive/negative] shift in customer payment behavior.

2. Comparative Data Table

Aging Category	Prior Period (%)	Current Period (%)	Change (+/-)
Current (0-30 Days)	[Value]	[Value]	[Value]
31-60 Days	[Value]	[Value]	[Value]
61-90 Days	[Value]	[Value]	[Value]
Over 90 Days	[Value]	[Value]	[Value]

3. Key Observations

- **Concentration Risk:** A significant portion of the overdue balance ([Percentage]%) is attributed to [Number] specific accounts.
- **Collection Bottlenecks:** Delays were primarily noted in the [Department/Region] due to [Reason, e.g., disputed invoices or manual processing].
- **Write-off History:** Historical data shows that accounts reaching the 120-day mark have a [Percentage]% probability of becoming uncollectible.

4. Recommendations

- Implement automated payment reminders at the 15-day and 45-day intervals.
- Review and tighten credit limits for customers consistently appearing in the 60+ day brackets.

- Enhance the dispute resolution process to ensure billing errors are corrected within 48 hours.

We are available to discuss these findings and the proposed action plan at your earliest convenience.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]