Business Cash Flow Deferment Request

Subject: Application for Temporary Loan Payment Deferment - Business Account [Account Number]

Dear [Bank Manager/Lending Institution],

I am writing on behalf of [Company Name] to request a temporary deferment of loan instalments for our business loan account [Account Number]. Our company is currently experiencing a temporary cash flow disruption due to delayed receivables from major clients.

Despite our best efforts in collection and cash flow management, several key clients have postponed payments due to [specific industry challenges/economic conditions], creating an unexpected shortfall. This situation is temporary, and we have confirmed payment schedules from these clients for [timeframe].

Our business has maintained an excellent payment record over the past [X years], and we remain financially viable with strong fundamentals. We are requesting deferment of [number] instalments, from [start date] to [end date]. During this period, we will continue to pay interest charges to demonstrate our commitment.

Attached please find our current financial statements, accounts receivable aging report, and client payment commitments. We are confident that this temporary relief will allow us to navigate this challenge without compromising our long-term relationship with your institution.

I am available to meet at your convenience to discuss this request in detail and provide any additional documentation required.

Thank you for your consideration.

Respectfully,

[Name]

[Title]

[Company Name]

[Contact Details]

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