



Small and Medium Enterprise (SMEs) lost benefit from bank interest in cash outflow average interest 617.15 bath and average interest per bath as 61.72 bath.

In cause of customer payment overdue, that is to say; customer has high purchase and expenses over than revenues, next customer has less sales and revenues less than expenses, third customer 's of customer also has overdue, and depression.

Method of billing efficacy showed that; Immediately billing to avoid cumulative balance, next make motivation by offering discount or other promotion for customer, third avoid type of late payment customer or do not payment early, should be checkup payment history and reliability by asking for information from Department of Business Development to audit financial statements, fourth used exchange process instead of cash payment by using exchange product or service, fifth reduce inventory and reduce creditors.