



# Institute for Capacity Development (ICD)

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## Advanced Credit Management and Debt Recovery

### Course Objectives

Upon completion, participants should be able to:

- Implement administration of credit within the financial and legal framework
- Practise debt and credit management principles so as to enhance ability to appraise credit and debt
- Improve their ability to interpret and analyze financial data in order to assess indebtedness/leverage
- Perform credit assessment/ratings on debtors
- Design effective terms and conditions for prompt payments.
- Understand the issues involved in pursuing slow payers and debtor recovery.

### Target Group

- Credit and Loans Officers
- Finance Officers
- Accounts Officers and Clerks
- Debt Managers
- Head of Loan Desk
- Treasurers
- Regulators and Central Bankers
- Portfolio Manager

### Course Outline

- General Management Principles and Skills
- Debt and Credit Management principles
- Ethical conduct in Credit Management and Debt Recovery
- Financial and Legal Framework of Credit Administration
- Aspects of Financial Analysis in Credit Evaluation
- Assessing the Financial Risks in Credit Management
- Financial distress models
- Effective Credit Assessment and Risk Evaluation
- Elements of an Effective Credit Policy
- The Key to Successful Collection Planning
- The Importance of Receivables in the Business Process
- Negotiation and Conflict Management in Debt Collection

- Collection Timing Strategies - Being First in Line
- Conducting a Client Profile to decide on the best Collection Strategy
- Debt Collection in Difficult Situations
- Spotting Potential Bad Debt - Identifying common Danger Signals
- Dealing with the Criminal Debtor
- Assessing and allocating accounts according to risk profile,
- Managing the credit grantor and debtor profiles,
- Letters of Demand
- Developing Effective Collection System and Procedures
- Art of Collecting Debts Through the Phone
- Collection Tools and Techniques - The DOs and DON'Ts
- How to Deal with Delaying Tactics & Reduce Credit Exposure of Difficult Customers
- Collecting from Financially Distressed Debtors
- Legal Perspective in Debt Collection
- Negotiating for A Settlement
- Reporting and Convicting a Debtor of a Criminal Offence
- Secured and unsecured credits, debt recoveries
- Techniques for working with commercial collection agencies
- Financial Statements and other Managerial Reports
- IT Skills
- Action Planning

Dates: 05<sup>th</sup> – 16<sup>th</sup> November 2018

Cost: US\$3150/delegate

Duration: 2 weeks

Venue: Pretoria, RSA