



Institute for Capacity Development (ICD)

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Debt Collection, Recovery, Negotiation and Credit Control Management

Course Objectives

Upon completion, participants should be able to:

- Identify environmental and social risks in development projects.
- Conduct environmental and social impact assessments.
- Design and implement grievance redress mechanisms.
- Develop environmental and social mitigation strategies.
- Monitor safeguard compliance and performance.
- Strengthen community engagement in project implementation

Target Group

- Credit Controllers
- Debt Collection Officers
- Finance Managers
- Accounts Receivable Staff
- Risk and Compliance Officers
- Sales and Customer Account Managers

Course Contents

- General Management Skills and Principles
- Understanding Credit Management
- Definition and importance of credit control
- Role of credit in business growth
- Credit policy development
- Credit lifecycle (application → monitoring → recovery)
- Credit Risk Assessment
- Customer creditworthiness analysis
- Financial statement analysis
- Credit scoring models
- Risk categorization of clients
- Credit Terms and Conditions
- Setting credit limits
- Payment terms (30, 60, 90 days)
- Interest on overdue accounts

- Trade credit policies
- Monitoring Accounts Receivable
- Aging analysis (30/60/90 days)
- Early warning signals
- Credit exposure tracking
- Debt Collection Process
- Pre-collection strategies
- Collection cycle stages
- Communication strategies (calls, emails, letters)
- Escalation procedures
- Effective Communication in Debt Collection
- Professional communication techniques
- Handling difficult customers
- Maintaining customer relationships
- Ethical considerations
- Debt Recovery Techniques
- Soft collection vs hard collection
- Payment plans and restructuring
- Legal recovery processes
- Working with collection agencies
- Managing Problem Debts
- Identifying non-performing accounts
- Write-offs and provisioning
- Debt restructuring strategies
- Negotiation Skills in Debt Recovery
- Principles of negotiation
- Preparing for negotiations
- Win-win negotiation strategies
- Managing conflict during negotiations
- Legal and Compliance Aspects
- Debt collection laws and regulations
- Contract enforcement
- Documentation requirements
- Ethical and legal boundaries
- Improving Credit Control Systems
- Designing credit control procedures
- Automation and digital tools
- Internal controls and policies
- Preventing Future Debt Problems

- Strengthening credit approval processes
- Continuous monitoring
- Customer relationship management
- Credit risk mitigation strategies
- Advanced Debt Recovery Strategies
- Corporate debt restructuring
- Insolvency and bankruptcy management
- Complex debt recovery cases
- Credit Risk Management Frameworks
- Enterprise credit risk management
- Portfolio risk analysis
- Technology in Credit Management
- Credit management software
- Data analytics in credit risk
- Digital payment tracking systems
- Action Planning

Dates: 18th – 29th May 2026

Duration: 2 Weeks

Course Costs: US\$3150/delegate

Venue: Kigali, Rwanda