



ACCOUNTS RECEIVABLE & CREDIT CONTROL MANAGEMENT

HRD Corp Claimable Courses

Duration: 1 day

Time: 9.00am to 5.00pm

INTRODUCTION

While sales are the lifeblood of any organization, ensuring that credit sales are collected promptly and with minimal bad debt is equally critical. Managing accounts receivable effectively requires well-defined credit policies, analytical insight, and robust collection strategies.

This course is designed to equip participants with the essential knowledge and practical tools to manage the credit control process. Participants will learn to define credit terms, assess financial health, manage credit risks, reduce outstanding receivables, and optimize the overall collection process.

LEARNING OBJECTIVE

BY THE END OF THIS COURSE, PARTICIPANTS WILL BE ABLE TO:

1. PARTICIPATE CONFIDENTLY IN VARIOUS STAGES OF THE ACCOUNTS RECEIVABLE FUNCTION.
2. UNDERSTAND THE FULL PROCESS OF CREDIT EVALUATION.
3. ANALYZE AND INTERPRET FINANCIAL STATEMENTS FOR CREDIT DECISION-MAKING.
4. SET APPROPRIATE AND REALISTIC CREDIT LIMITS.
5. APPLY EFFECTIVE TECHNIQUES IN DEBT COLLECTION.
6. MONITOR AND CONTROL ACCOUNTS RECEIVABLE BALANCES.
7. EVALUATE AND RESPOND TO CHANGES IN CREDIT POLICY.

WHO SHOULD ATTEND?

- ✚ Accounts Receivable & Credit Control
- ✚ Accounting & Finance
- ✚ Sales & Marketing
- ✚ Any department engaged in the credit and collection cycle

PROGRAM OUTLINE

MODULE 1: INTRODUCTION TO CREDIT CONTROL

- The Role & Importance of Credit Control in Business
- Why Businesses Extend Credit
- Risks Associated with Credit Sales
- Objectives and Functions of Effective Credit Control

+ Analyzing Financial Statements

- Key Ratios in Credit Assessment:
 - Profitability Ratios
 - Efficiency Ratios
 - Liquidity Ratios
 - Leverage Ratios
 - Evaluating Accounts Receivable Performance
 - **Case Study & Practical Application**
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MODULE 2: CREDIT POLICY EVALUATION & ADMINISTRATION

- What is a Credit Policy?
 - Components of an Effective Credit Policy
 - Setting Credit Terms and Conditions
 - Performing Credit Evaluations
 - Risk Assessment Tools & Techniques
 - Reliable Sources of Credit Information
 - Red Flag Indicators to Watch Out For
 - Applying the **5 Cs of Credit**
 - Introduction to Credit Scoring Models
 - Classifying Risk Categories & Setting Credit Limits
 - **Case Study: Developing a Credit Policy Framework**
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MODULE 3: CONTROL OF ACCOUNTS RECEIVABLE

- Tools for Monitoring Receivables: Aging Reports, Turnover Ratios
 - Impact of Credit on Business Financing & Cash Flow
 - Factors That Influence Receivable Levels
 - KPIs to Measure Collection Effectiveness
 - Practical Tips for Improving Collections
 - Common Mistakes in Collection Practices
 - Golden Rules for Successful Collections
 - **Case Study: Diagnosing Receivables Challenges**
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MODULE 4: EVALUATING CHANGES IN CREDIT POLICY

- How to Assess the Financial Impact of Credit Policy Changes
- Evaluating Discount Costs vs. Financing Savings
- Net Benefit Calculations & Cost-Benefit Analysis
- Understanding the Cost of Carrying Receivables
- Estimating the Impact on Profit Margins
- **Case Studies: Real-World Credit Policy Decisions**

METHODOLOGY

- ✚ Interactive Lectures
- ✚ Real-Life Case Studies
- ✚ Worked Examples
- ✚ Group Discussions & Q&A Session

TRAINER'S PROFILE

GERALD PERIES

(BSc. Finance MSc. Administration)

GERALD PERIES received his Master's in Business Administration and Bachelor of Science Degree in Finance from Southern Illinois University, U.S.A. Gerald has over 12 years' experience in training and lecturing for various business organisation and private colleges.

His areas of expertise are in Finance and Accounting. Gerald combines a wide range of practical and hands-on training experience in a challenging and interactive environment. At present he regularly conducts training programs on effective cash flow management, investment decision making, costing skills, fundamentals of financial accounting and accounting for non-accounting staff. He is also actively involved in lecturing on several M.B.A. and Degree programs, affiliated with Edith Cowan University, University of Ballarat, University of Sunderland, Northumbria University and several other universities.

Prior to this, he served as a Finance Manager for a large engineering company for several years where he was responsible for making investment, costing financing and working capital decisions.

His specific duty among others was:- Evaluating the viability of long-term projects and making appropriate recommendations to the board of directors.

Costing for Projects Sourcing for appropriate financing upon approval of projects Preparing the budgets for projects, ensuring compliance and investigating any deviations Managing the day to day running of the finance department.

PARTICIPATION REGISTRATION & FEE

To register and to obtain the latest participation fees either for Public Training or In-House Training Series, please email to marketing department at mytrain2@mytrainingmalaysia.com

Registration via online can be done thru our website at www.eliteedge.com.my

ORGANISED BY

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