

# Credit Management & Collection Techniques

26 May 2021 – 10:00 am – 03:00 pm

WITH  
CASE STUDIES  
AND  
EXERCISES



## Aly Rehan Khan

- 20+ years of experience in Banking, Construction, Telecom, and Oil & Gas Sector
- Experiential learning-based trainer.
- Finance Trainer & consultant

## Overview

Collection function serves as spine to enterprise financial system. As per latest research, credit function's effectiveness and efficiency is subservient to a trio called People-System-Leadership. This workshop provides a handful insight on designing a value-based credit management system with zero tolerance to inefficiencies and lapses.

Workshop focuses on two areas. Credit Management Process and Collection Techniques. Second area provides technical insight to collection team in designing and development of strategies that ensure enterprise spine intact and functional.

## Methodology

### Training will be delivered through

- High powered presentation
- Case Studies
- Scenarios
- Group Exercises, Tasks & Challenges

## Learning Outcome

- Understand your organization, customer & business environment
- identification of challenges to effective Credit & Collection Process
- A helicopter view of credit management process for increased understanding & implementation
- Role & responsibilities of Players in Credit Management Process
- Value Creation, Value Management & Value Engineering for effective credit management
- Finding the best fit of trio People - System - Leadership
- Need & importance of Monitoring & Control for maintaining efficiency
- Function of Data Analytics & Real time information sharing to keep the wheel moving
- Collection Techniques – The Ground Rules

## Who Should Attend

Credit & Collections executives need to be equipped with the latest strategies, processes and systems for them to execute and improve your business collections.

### Heads, VP's, Directors, GM's, Managers & Administrators from

- Finance
- Credit Management Operations
- Credit Markets Accounting Debt Collection Treasury
- Risk Management Collections
- Accounts Receivable and Billing

### From the following Industries:

Banks | Financial institutions |  
Telecommunications | Retail |  
Travel and Hospitality |  
Pharmaceuticals | Consumer  
Electronics | FMCG | Automobile  
Real Estate | Utilities | Insurance

## Course Outline

### **Credit Strategy – Alignment - Transformation:**

- Understanding Enterprise Credit Strategy
- Credit Policy & Objectives
- Alignment Vs Transformation
- Enterprise Business & Growth Perception
- Global Best Practices
- Competitive Advantage – The X factor
- Enterprise Focus Vs People Focus
- Leadership Role

### **Case Study: Drawing & Driving Policy & Objectives.**

### **Credit Management Process**

- Essential Skills Set for Credit Team
- The Competency Framework & How it Works
- Creation of Performance Culture & Collection Mindset
- Performance Rules – The People Analytics
- Cultural intervention – The Human Element

### **Exercise: Multilateral & Multitalented Team Development for Tricky Credit Management.**

### **Collection – The Ground Rules**

- Know Your Customer – Know Your Business
- Adherence to CSF & KPIs
- Real Time Review & information Sharing
- Passing the Ball – Keep the Game On
- Right Man for The Right Job
- Procrastination – Death to Debt
- Collect or Leave – No Yellow Cards Just Red

### **Exercise: Redefining Ground Rules for a Sinking Company**

### **Collection – The Toolkit**

- Work Smart Then Hard – The Analytic Revolution
- Attention to Details – The Art of Sign Language
- Right Time to Strike – Customer Cash Flow Cycle
- Relationship Management – Avoid Poison Pills
- The Right Approach I-N-T-E-R-A-C-T.

### **Exercise: Design Collection Plan based on INTERACT**

### **Collection – Monitoring; The Credit Life Blood**

- Trust the Science of Analytics
- The Ideal Monitoring Trio People – System - Leadership
- Radical Rethinking to Aging Analysis – Customer Based Aging
- Development of Risk Relationship Model
- Understanding the Risk Appetite & Tolerance Threshold

### **Exercise: Creating Aging Analysis Based on Variables & Subjective Analysis**



## Aly Rehan Khan (Trainer)

- 20+ years of experience in Banking, Construction, Telecom, and Oil & Gas Sector
- Experiential learning-based trainer.
- Finance Trainer & consultant

Currently resides in the United States, Aly Rehan is a highly profound and effective trainer with more than 15 years of training experience. He possesses extensive training experience in the government and private sector in the UAE and the MENA region from mid to senior management.

His key topics include IFRS, Financial Management, Financial Control, Financial Statement Analysis, Cash Flow Management, Strategic Management, Credit Management, Finance for Non-Finance Professionals, Global Corporate Reporting, Corporate Governance etc.

Besides an Associate of Certified Management Accountant (ACMA) and Certified Global Management Accountant (CGMA) from Chartered Institute of Management Accountants (UK), he also holds a similar qualification in Management Accountancy from Pakistan. He is also a Diplomat Associate of Institute of Bankers, Pakistan.

He has over 9 years of experience of working with a global bank in various capacities including head of their training college, also a four years article-ship with a reputed chartered accountant firm.

## Some Recent Engagements As Trainer & Consultant

- **HSBC:** Designed & Conducted Customer Journey Training – UAE Graduate Program.
- **DU Telecomm:** Using Design Thinking, conducted Board Game Process Mapping for the Finance Professionals and Business Acumen.
- **Ghobash Group:** Training for all 6 industry sectors of Ghobash group for the EVA-Implementation through board game approach.
- **Saudi Aramco – KSA:** Conducted Sukook Bonds and four month "Finance for Non-Finance Professionals" program for Saudi Aramco employees to prepare them for structural changes emerging on account of IPO.
- **Al-Ahsa Hospital:** Served as VAT Implementation Consultant for AL-Ahsa Hospital at KSA.
- **Emirates NBD:** Finance for Bankers training by Simulating the Board-game for banking staff.
- **Arab Center for Engineering Studies:** Conducted In-House training program on VAT Implementation Road and served as VAT implementation consultant for group companies.
- **Oman Shipping:** Two days workshop on "Payable Management" for Oman Shipping, Muscat Oman.
- **Al Fakher Group:** Conducted In-House Program on "Value Added Tax & Capacity Planning" for top packaging company in UAE.
- **DU Tech:** Conducted training sessions for the team on Financial Analysis.

## Testimonials:

*Excellent training conducted by SIMFOTIX Professional Development. The whole day was full of fun and learning in Advanced MS Excel.*

**Department of Economic Development, Dubai**

*SIMFOTIX trainer bears a persuasive approach in training. The company is professional in the arrangements of training till the end to make it a memorable experience. The in-house session and the follow-up is excellent Approach.*

**The Executive Council of Dubai**

*My team was positive and happy with the deliverables of MS Excel training, and they think the session increased their knowledge and efficiency.*

**Ministry of Human Resources & Emiratization**

*SIMFOTIX in-house training on MS Excel was well organized and our team learned a lot of new things. We consider this as value and meeting our objectives.*

**HR Team, Emirates Islamic Bank**

## Registration Details

Regular Fee: **AED 1,300** Per Participant (Exclusive of VAT)

**Team Offer:** Pay for 2 and register 3rd for free

**Includes:** Courseware, and SIMFOTIX Certificate

For registration (s) send us your **Name, Designation, Organization**, and **Mobile Number** to [register@simfotix.com](mailto:register@simfotix.com)

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