

Effective

# DEBTOR MANAGEMENT

on 17<sup>th</sup> April 2019, Wednesday  
at, 3 Two Square, Petaling Jaya



Granting of credit terms is quite a norm in business. However, if this is not managed well, one will be trapped in a tight cash flow position when bad times hit.

Indeed, healthy cash flow is essential for business survival, it is crucial to have in place comprehensive credit policies and an effective credit control process. Discover how to better manage debtors by conducting a comprehensive credit evaluation and risk assessment, and to employ effective collection techniques. You will also get to understand the legal, accounting and tax treatment requirements.

## OBJECTIVES

This programme seeks to help you:

- Evaluate clients' credit position and protect your organisation
- Understand credit evaluation and risk assessment techniques
- Learn effective collection techniques to maximise your debt recovery
- Appreciate the importance of credit policies and effective credit controls
- Understand the legal remedies against debtors and in enforcing judgement

## Price:

### Course Fee

If you are AccTecTraining/ KAC member

## Price per participant

**RM 399.00**

**2 Credits**

**HRDF Claimable**

*Prices include: Speaker Notes, Attendance e-Certificate, Tea Breaks and Lunch  
Price is inclusive of SST 6%.*

**KAC**  
ADVISORY SERVICES  
Knowledge Action Creativity

HRDF / SBL  
CLAIMABLE  
符合条件公司  
费用可向马来西亚  
人力资源资金回索

# Effective Debtors Management

## Module 1: Understanding of Business Processes

- Working capital, planning, purchase, production, sale and collection
- Profit vs cash flow

## Module 2: Business Model & Financial Statement analysis

- Business positioning
- General vs focus
- Importance of business branding
- Financial statement analysis: -
  - Vertical & Horizontal analysis
  - Gearing ratio
  - Profitability ratios
  - Liquidity ratios
  - Operating Efficiency ratios
  - Securities and Guarantee



## Module 3: Customers Payment Pattern

- Customers payment history/ habits, tools like aging reports
- Company's prompt payment policy
- Cease delivery/ performance of services
- Stern actions taken on collection

## Module 4: Satisfactory Products and Services

- What are the customers' needs?
- Satisfy customers' needs
- Level of awareness and education

## Module 5: Business Collection skills and strategies

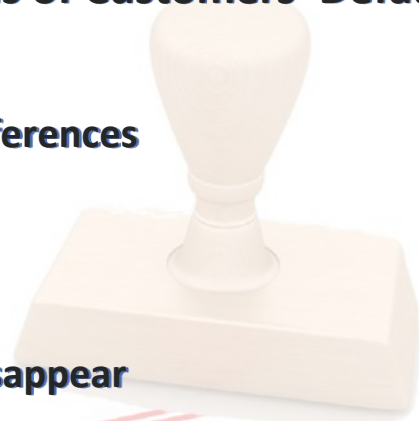
- Methods available for collection
- Ad hoc seasonal discount
- Customers relationship – they are not always right
- Single customer limit

## **Module 6: Collection Tools and Prevention**

- In house collection personnel
- Outsource to debt factoring agents
- Electronic medias
- Customers' common delaying tactics

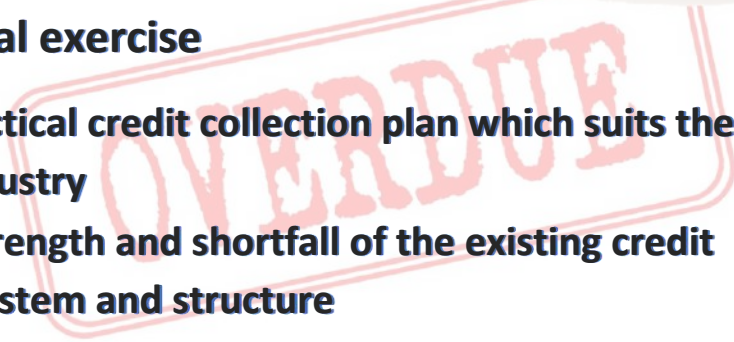
## **Module 7: Reference and Symptoms of Customers' Defaults**

- CTOS and CRIS
- Industrial and local community references
- Casino
- Banking facilities vs cash based
- Underground economy
- Symptoms of debtors suddenly disappear



## **Module 8: Practical exercise**

- Develop a practical credit collection plan which suits the company's industry
- Analyse the strength and shortfall of the existing credit department system and structure



## **Module 9: Double A**

- Action
- Attitude

## **Module 10: Legal Proceedings**

- Legal actions against debtors
- Enforcing judgment



## **Module 11: Accounting and Taxation**

- Accounting, Income tax and GST treatment on bad debts
- The crucial 6% GST

## **Module 12: Employees Commitment**

- How to motivate and increase employees' commitment and initiative?



## **TRAINER'S PROFILE: Mr DEREK WONG**



**Derek Wong** Partner of KAC Advisory Services PLT is a MIA member with ACCA and AAT (Association of Accounting Technician, UK) qualifications. He has over 22 years of experience in the field of Accounting and Finance. He started work in a medium size audit firm and moved to a Big four audit firm. Thereafter, he was with SMEs and a public listed company and held a senior financial position in a large established corporation for a period of 7 years. He has vast experience in preparing and reviewing of management reports, budget, forecast and cash flow management. He is also involved in fund raising activities, IPO, back door listing exercise and other corporate exercises

A HRDF-certified trainer, he is sought-after for his trainings on SST/GST. He has conducted various SST/GST training courses in East and West Malaysia. He is also a SST/GST advisor for a large Government Link Company ("GLC"), established MNCs, Airline, Oil and Gas related company and Manufacturing companies. He has good working relationship with various local business association involved in SST/GST matters.

### **WHO SHOULD ATTEND**

Business Owner/ Director/ General Manager  
Financial Controller/ Chief Financial Officers  
Finance Manager/ Accountant/ Account Executive  
HR Manager/ Marketing Manager/ Operation Manager  
Accounting Practitioners

Suitable for the following Industries:

Manufacturing, Services, Retail, Trading, Processing,  
Construction, Logistic & Transportation, Information Technologies,  
Hospitality and International Businesses.



KAC Advisory Services PLT  
(LLP 0001155-LGN)  
HRDF Training Provider  
This training is HRDF claimable under SBL

**COURSE TITLE : Effective Debtor Management**  
**EVENT DATE : 17<sup>th</sup> April 2019, Wednesday**  
**VENUE : Knowledgecom, 3 Two Square, Petaling Jaya**

<b>Course Fees Per Participant</b>		<b>No. of participants</b>	<b>Total Fees</b>
<b>Normal Price</b>	<b>RM399.00/pax</b>	<b>pax</b>	
<b>AccTecTraining/ KAC Member</b>	<b>2 credits/pax</b>	<b>pax</b>	
<b>Total</b>			<b>RM</b>

### PARTICIPANTS

Company Name: \_\_\_\_\_ Industries: \_\_\_\_\_  
 Contact person: \_\_\_\_\_ Company Tel & Fax No: \_\_\_\_\_  
 Company Mobile: \_\_\_\_\_ Email: \_\_\_\_\_  
 Address: \_\_\_\_\_

Vegetarian Meal

1. Full Name : \_\_\_\_\_ Designation \_\_\_\_\_ ☐
2. Full Name : \_\_\_\_\_ Designation \_\_\_\_\_ ☐
3. Full Name : \_\_\_\_\_ Designation \_\_\_\_\_ ☐

(In the event of additional participants kindly fill up another registration form)

### PAYMENT METHOD

I / We hereby enclose ☐ Cash/ Telegraphic/ Online Banking Transfer  
☐ Cheque No. \_\_\_\_\_ for amount of RM \_\_\_\_\_

Cheque should be crossed and made payable to **KAC Advisory Services PLT**. Payments can be deposited into our account - **CIMB: 8009809371**. A copy of the bank-in slip should be scanned and emailed to [teoh@kacadvisory.com](mailto:teoh@kacadvisory.com).

Cancellation/ transfer policy: Payment is refundable for cancellation if cancellation is in writing received 7 working days before the event. You can substitute an alternative participant, particulars of which should be given to us in writing before the event. If any participant is absent on the event day, full payment is chargeable.

KAC Advisory Services PLT (KAC) reserves the right to change the venue(s), date(s) speaker(s) or cancel the event due to circumstances beyond its control. KAC also reserves the right to alternative arrangements whatsoever without prior notice to you, should it be necessary to do so. Upon signing the registration form, you are hereby deemed to have read and agreed to the terms and conditions herein. Prices mentioned here are inclusive of SST 6%.

Signature and company stamp

Date:

Should you have any further enquiries, please do not hesitate to contact us.

- Email : [teoh@kacadvisory.com](mailto:teoh@kacadvisory.com)
- Contact : **Mr Teoh**
- Address: A-02-03, Jalan PPK 1, Pusat Perniagaan Kinrara, Jalan Puchong, 47100 Puchong, Selangor

Contact No: **011-1057 3088**