

Credit Management & Debt Recovery Strategies

Streamlining the credit & collections function to drive down bad debt, reduce credit risks, improve customer retention and enhance your cash flow

Berjaya Times Square Hotel & Convention Center, Kuala Lumpur

26th & 27th March 2008

“If customer service keeps the orders flowing and is the lifeline of your business, then credit management is the lifeblood, because without cash flow companies can slow down and come to a stop pretty quickly.”

Rodney Jarvis, National Credit Manager, Albright and Wilson

The core of credit management in every organization is credit risk management, as no organization would survive without a strong credit risk management. Since the credit management process is an on-going process, companies should continuously in search for better solutions and better strategies to manage their credit. This conference will offer contemporary strategies and techniques to deal with these intractable problems


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Special half-day workshop on Day Two:

How to set up credit policies, practice effective credit management and improve business profitability: Credit control management

- Setting up an internal credit management system
- Designing a local and international credit policy that prevents delinquent accounts and results in fewer bad debts
- Developing internal credit score models to maintain and develop a credit system

Your workshop facilitator:

Anita Bowe Credit Manager
Broadlands Finance Ltd, NZ

Featuring international presentations and case studies by these experts from leading international organisations:

Joseph Nelson Ladaban Vice President Retail Billing & Credit Support
Philippines Long Distance Telephone (Philippines)

Clifton Fernandez President
Association of Credit Management Malaysia

Linda Oliva Collantes Ramos Country Managing Director
DHL Philippines (Philippines)

Dr. Edward Ng Adjunct Finance Professor & Managing Director
Singapore Management University & Dren Analytics (Singapore)

Sirish Kumar Senior Manager India & South Asia
Motorola (India)

SS Ravi Credit Controller Asia Pacific & Japan
Adobe Systems (Singapore)

Leong Sze Hian Singapore Representative
Inter-American Economic Council (Singapore)
President
Society of Financial Service Professionals

Norman R Biola National Credit Manager
Coca Cola Bottlers Philippines Inc (Philippines)

Mirazia Kamarul Bahrain Credit Controller-Finance
Uzma Engineering Sdn Bhd

Koh Saw Leng Financial Controller
Electrolux Home Appliances Sdn Bhd

Anita Bowe Credit Manager
Broadlands Finance Ltd, New Zealand

Paul P Subramanian Partner
Zaid Ibrahim & Co.

Attend this informative event and gain practical insights into:

- Constructing an effective corporate credit management framework under Basel II and Free Trade Agreement)
- Developing and successfully apply an effective credit assessment and credit granting policy in their organization
- Successfully implement a proactive and practical credit management and debt recovery strategy to address non payments
- Using key performance indicators for effectively managing the credit collection process
- Exploring the latest cross-border enforcement issues
- Appreciating customer psychology and interest-based negotiation strategies in handling difficult debt collection cases
- Understanding the legalities surrounding the debt recovery process
- Protecting your organisation against problems such as default, enforcement, negligence, capacity and insolvency

Endorser

 **Association of Credit Management Malaysia**

Supporting Publication



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0830 Registration & coffee

0900 Opening & welcome Remarks from the Chair

Continuous Improvement

0915 **Session One – Case Study**
Credit role in the execution of contract and business acquisition strategy – Compliance and Tools

- Constructing an effective corporate credit system for profitable growth
- Developing effective strategies for corporate credit management
- Identifying best tools, techniques and new innovations

Sirish Kumar Senior Manager India & south Asia
Motorola

1000 **Session Two – Expert Advice**
Developing your credit rating system and to speed up a loan approval under Basel II

- Identifying your financial supply chain
- Understanding banking framework and their internal credit assessment methods
- Interpreting the changes of banks' credit risk grading process under Basel II
- Evaluating collateral, guarantees and other influencing factors

Dr. Edward Ng Adjunct Finance Professor & Managing Director
Singapore Management University & Dren Analytics (Singapore)

1045 Morning refreshments & networking break

1115 **Session Three – Expert Advice**
Developing a continual improvement of credit management processes and functions through ISO 9001:2000 standards

- Understanding the ISO Elements and 8 quality management principles
- Aligning ISO 9001 requirements in relation to credit management processes
- Self-assessment of credit management functions
- Ensuring Internal & external customer satisfaction

Clifton Fernandez President
Association of Credit Management Malaysia

Strategic Credit Management

1200 **Session Four – Panel Discussion**
Exploring global credit management trends – Is your business ready for the future?

- Optimal international credit management structures to grow your business
 - Overview of international credit system
 - Defining international policies and procedures in credit management process
 - Exploring advanced collections and payments
 - Introducing the best practice international credit management system
- Speakers of the day

1230 Networking Luncheon

1330 **Session Five – Case study**
Conducting effective credit analysis, credit reviews, and financial analyses to avoid increases in debt loss

- Evaluating the balance sheet and recognising a potential bad debt
- Improving the odds in accounts receivable management performance with scoring and analytics
- Reviewing the approaches to the credit process
- Putting more attention on larger companies than smaller (risk factor)
- Organizational structure – resources, manpower, tools

Linda Oliva Collantes Ramos Country Managing Director
DHL EXEL SUPPLY CHAIN PHILIPPINES, INC

1415 **Session Six – Case Study**
Sales and collection department - how to become more active partner in credit control and collections process

This topic will discuss on the practical approach to credit collections and how to work together with salesman. This will be presented through Electrolux's experience.

- Aligning the structure of the credit management process to the needs of the sales team
- Exploring tools and techniques to foster cooperation and teamwork between sales and the credit department
- Developing strategies to provide excellent customer service in every aspect of the role
- Utilising credit management system as a tool of boosting sales force

Koh Saw Leng Financial Controller
Electrolux Home Appliances Sdn Bhd

1500 Afternoon refreshments and networking break

1545 **Session Seven – Case Study**
How to handle the situation of bad debts and what other alternatives to follow on bad debts recovery

- Insulating bad debts crisis with good and effective payment terms and tools such as letter of credit etc.
- Alternative settlement mechanism
- Using factoring and external debt collection agencies
- Case Studies and problems solving techniques

Joseph Nelson Ladaban VP Retail Billing & Credit Support
Philippines Long Distance Telephone

1630 **Session Eight – Case Study**
Creating a collections strategy that decreases delinquent accounts and results in maximum payment

- Bringing accounts from a past due status to current status quickly and cost effectively
- Assigning the minimum resources to recover the maximum amount of money
- Determining the appropriate actions and when to implement them
- Identifying best tools, techniques and new innovations

SS Ravi Credit Controller Asia Pacific & Japan
Adobe Systems (Singapore)

Credit Management While Considering The Impact of Economic Factor: Subprime Issue

1715 **Session Nine – Case Study**
Assessing the impact of the subprime issue on the Asian economic - a case study of Singapore

- Examining risks in the market in light of the recent subprime issue
- Validity of statistics
- Measuring and managing credit risks and Evaluating the "Ripple" effect of the credit crunch on the industrial sector
- Overcoming problems from the weak dollar and credit crunch

Leong Sze Hian Singapore Representative
Inter-American Economic Council (Singapore)
President
Society of Financial Service Professionals

1800 Closing remarks from the Chair and end of Day One

Why you cannot miss this event

With growing economic uncertainty, managing credit and collections is becoming more of a challenge. Increasing competition, a turbulent international business environment and fluctuating interest rates. These factors all have an impact on your business and its competitiveness. And all these factors need to be considered when you are examining your organisation's approach to credit risk and management of receivables. The credit managers want to secure business contracts and expand their sales, but are concerned that their customers do not pay up. Slow payers and bad debts can severely impact a business and its viability. Our profit margins are not achieved and we end up financing other people's businesses. How do we resolve this dilemma?

The message is clear that credit and collection professionals must seek new ways to reassess risk management strategies and leverage recovery processes.

This conference will help you to do just that. It focuses on actions, strategies, opportunities and what credit and collection managers can do, should do and must do in managing the fundamentals: inflation and liquidity, productivities and cost containment. It illustrates what must be done to assess the organisation's capacity to survive a blow and adapt to sudden economic change.

Two high-level information-packed forum days will offer you vital information, insightful case studies, networking opportunities, interactive workshop lead by the expert and valuable question and answer sessions. These interactive sessions are extended to ensure that you will really get to the heart of issues pertinent to credit control management and collection strategies. Get the most out of your conference experience and register today!

marcus evans would like to thank everyone who has helped with the research and organisation of this event, particularly the speakers and their staff for their support and commitment.

0830 Morning coffee

0900 Opening remarks from chairperson

Partnering Within the Business to Strengthen Performance and Increase Cash Flow

0915 Session One – Case study

Fortifying credit management by working with risk

The role of the credit department is to protect the company's investment in debtors and to promote sales whilst acknowledging the risk involved and minimizing bad debts. This session will share how you can:

- Improving sales by undertaking risks management processes for new customers and increase business with existing customers
- Reducing corporate investment in receivables, reduce interest costs and the risk of bad debt by actively pursuing collections within the agreed trading terms
- Promptly resolve disputed items on the debtors ledger
- Ensuring proper record management and writing off of uncollectible accounts

Norman R Biola National Credit Manager
Coca Cola Bottlers Philippines Inc

Legal Procedures in Debt Recovery

1000 Session Two – Case study

Managing and minimizing disputes in debt recovery

- Domestic Vs regional contractual disputes
- Implications in local and multiple jurisdictions
- Exploring skill of Arbitration, negotiation and conciliation in debt recovery
- Enforcement of arbitral awards
- Centralising operation Vs outsourcing

Paul P Subramanian Partner
Zaid Ibrahim & Co.

1045 Morning refreshments & networking break

Cross Border Credit Management

1115 Session Three

Preparing credit planning techniques for cross-border transaction after FTA (Free Trade Agreement)

- Reviewing the current and trading regulations and the future trading system
 - Expecting the changes of trading regulations on corporations in Malaysia after FTA and how to prepare it
 - Identifying the key influencing factors on your company for cross-border transactions
 - Un tapping the opportunities of various choices of credit insurances after FTA and how to utilize them as a tools of reducing credit risks
- Speaker to be advised

1200 Session Four

Credit management for international trading-What do you need to know?

- Examining key credit risks faced by trading corporations
- Reducing credit risks in international business
- Efficient combination of credit management and sales
- Case study for successful credit management

Sirish Kumar Senior Manager India & south Asia
Motorola

1245 Networking Luncheon

About the Endorser

The Association of Credit Management Malaysia (ACMM) was established in November 1983. The ACMM is a professional organization for those engaged in all facets of credit & finance, whether you are just beginning your career or already holding a senior credit management position. The main objective of the ACMM is to raise professional standards in Credit Management all over the country and to increase the awareness of the importance of the Credit function with a vital role in improving marketing, profitability and cash flow. The members of ACMM are from both local and multinational companies and are from various fields

1400 Session Five - Interactive Workshop

How to set up credit policies, practice effective credit management and improve business profitability: Credit control management

1) Setting up an internal credit management system

- Credit terms: Setting up the credit terms and control of credit limit and approval
- Vetting systems: Using bank references, trade references, and credit agency reports to evaluate potential customers
- Managing the receivable ledger
- Applying effective steps leading to prevention of bad debts
- Effective management reporting system
- Training and managing of credit management staff

2) Designing a local and international credit policy that prevents delinquent accounts and results in fewer bad debts

- Bringing accounts from a past due status to current status quickly and cost effectively
- Assigning the minimum resources to recover the maximum amount of money
- Determining the appropriate actions and when to implement them
- Identifying best tools, techniques and new innovations

3) Developing internal credit score models to maintain and develop a credit system

- The importance of accurate credit records and reports: gathering information & data
- Evaluating the credit score measurement and management
- Assessing different credit score in various industries
- Determining the appropriate credit score model
- Developing credit score models from historical credit data to maintain & develop a credit system

*30 minutes afternoon refreshments and networking break

About your expert tutor

Anita Bowe Credit Manager
Broadlands Finance Ltd, NZ

Anita has extensive credit and collections management experience. Previous positions include Group Credit Manager for a multi-national rental car company, and Regional Manager for a large Government organisation. She has vast collections experience in the banking sector

Anita has worked with internationally renowned corporations including Hewlett Packard, Budget, Telecom NZ, Pepsi Cola, Westpac Banking Corporation, and is currently at Broadlands Finance Ltd (NZ).

Her success with staffing, measurements, training and performance has delivered success in driving cash flow and producing quality staff. With nearly 30 years experience in the credit industry, she has also worked in the government sector for the Ministry of Social Development New Zealand

1730 Closing remarks from the Chair and end of Day Two

Who should attend

Top decision makers such as VPs, Directors, Division Heads, General Managers, Senior Managers, Managers and Officers of the following departments

- Credit & Collection
- Credit Control
- Finance & Account Receivables
- Credit Analyst
- Treasurers, CFO, Accounts
- IT Staff who support credit and collection departments
- Debt collection agencies and business owners
- Credit management firms
- Credit Consultants

Credit Management & Debt Recovery Strategies

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Fees

Conference fee @ USD1795 + GST / VAT (if applicable) per delegate

Premier Plus - Bring 3 or more delegates to this event and benefit from a 10% SAVINGS off the regular price

Online Documentation - USD295. You will be provided a username and password to access the documentation online

All options include luncheon, refreshments & service charge. In accordance with delegate requests and our positioning as one of Asia's foremost business intelligence providers, **marcus evans** will now make its conference documentation available online. A website and password will be provided to you approximately two weeks before the event.

Indemnity: Should for any reason outside the control of **marcus evans** conferences, the venue or speakers change, or the event be cancelled due to an act of terrorism, extreme weather conditions or industrial action, **marcus evans** conferences shall endeavour to reschedule but the client hereby indemnifies and holds **marcus evans** conferences harmless from and against any and all costs, damages and expenses, including attorneys fees, which are incurred by the client. The construction, validity and performance of this Agreement shall be governed in all respects by the laws of Malaysia to the exclusive jurisdiction of whose Courts the Parties hereby agree to submit.

Business Opportunities

A limited amount of exhibition space is available at the conference. Sponsorship opportunities covering the lunch and documentation also exist. For further details contact **John Karras** on (603) 2723 6600 or e-mail johnk@marcusevanskl.com.

 conferences

Register Now

Code:E

Contact Marketing at **marcus evans**

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Email: cindyc@marcusevanskl.com

Date: 26th & 27th March 2008

Venue: Berjaya Times Square Hotel & Convention Center, Kuala Lumpur

Hotel Accommodation

Accommodation is not included in the conference fee. To reserve accommodation at the conference venue, please contact the hotel at (603) 2117 8000 and make it clear that you are attending **marcus evans** conferences event quoting KL-GM762 as a reference.

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Terms & Conditions:

- Fees are inclusive of program materials and refreshments.
- Payment Terms: Following completion and return of the registration form, full payment is required within 5 days from receipt of invoice. Substitutions between 14 days and the date of the event will be allowed subject to the event are allowed. PLEASE NOTE: payment must be received prior to the conference date. A receipt will be issued on payment. Due to limited conference space, we advise early registration to avoid disappointment. A 50% cancellation fee will be charged under the terms outlined below. We reserve the right to refuse admission if payment is not received on time.
- Cancellation/Substitution: Provided the total fee has been paid, substitutions at no extra charge up to 14 days before the event are allowed. Substitutions between 14 days and the date of the event will be allowed subject to an administration fee of equal to 10% of the total fee that is to be transferred. Otherwise all bookings carry a 50% cancellation liability immediately after a signed sales contract has been received by **marcus evans** (as defined above). Cancellations must be received in writing by mail or fax six (6) weeks before the conference is to be held in order to obtain a full credit for any future **marcus evans** conference. Thereafter, the full conference fee is payable and is nonrefundable. The service charge is completely non-refundable and non-creditable. Payment terms are five days and payment must be made prior to the start of the conference. Nonpayment or non-attendance does not constitute cancellation. By signing this contract, the client agrees that in case of dispute or cancellation of this contract that **marcus evans** will not be able to mitigate its losses for any less than 50% of the total contract value. If, for any reason, **marcus evans** decides to cancel or postpone this conference, **marcus evans** is not responsible for covering airfare, hotel, or other travel costs incurred by clients. The conference fee will not be refunded, but can be credited to a future conference. Event program content is subject to change without notice.
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- Important note. While every reasonable effort will be made to adhere to the advertised package, **marcus evans** reserves the right to change event dates, sites or location or omit event features, or merge the event with another event, as it deems necessary without penalty and in such situations no refunds, part refunds or alternative offers shall be made. In the event that **marcus evans** permanently cancels the event for any reason whatsoever, (including, but not limited to any force majeure occurrence) and provided that the event is not postponed to a later date nor is merged with another event, the Client shall receive a credit note for the amount that the Client has paid to such permanently cancelled event, valid for up to six months to be used at another **marcus evans** event. No refunds, part refunds or alternative offers shall be made.
- Governing law: This Agreement shall be governed and construed in accordance with the law of Malaysia and the parties submit to the exclusive jurisdiction of the courts in Kuala Lumpur. However, **marcus evans** only is entitled to waive this right and submit to the jurisdiction of the courts in which the Client's office is located.
- Client hereby acknowledges that he/she specifically authorizes that **marcus evans** charge the credit card listed above for the amount provided herein; that this Contract is valid, binding and enforceable; and that he/she has no basis to claim that any payments required under this Contract at any time are improper, disputed or unauthorized in any way. Client acknowledges that they have read and understood all terms of this contract, including, without limitation, the provisions relating to cancellation.