

Advanced Credit Management

TRAINING PROGRAM

Module 1_ Granting Credit Profitably

- Understanding the credit industry
- Understanding customers' needs and expectations
- Internal analysis of the credit context
- Using a proper Credit Application Form
- Mitigating credit risks
- Analyzing the credit worthiness of prospective customers

Module 2_ Managing Accounts Receivable

- Understanding the cost of credit
- Competition and granting credit
- Using credit to gain and sustain competitive advantage
- Focusing our limited resources on the 4 major components of credit
- Segmenting credit customers
- Relationship Management in managing credit
- Performance management
- Synergy between the Sales and the Credit functions

Module 3_ Efficient Cash Collection

- Effective communication
- Deploying technology to communicate with customers
- Investing in good interpersonal skills
- Understanding why customers pay late
- Techniques in cash collection
- Practical tactics to collect money on time
- Dealing with various types of customers
- Negotiating skills in cash collection

AIM OF THE TRAINING

The training aims to equip participants with practical skills in credit, risk, and cash flow management, enabling effective accounts receivable control and the building of strong customer relationships.

BENEFITS

- Gain practical skills to assess creditworthiness and manage cash flow
- Learn to apply credit management strategies
- Improve communication and negotiation skills to maintain strong customer relationships

LECTURER

Josef Busuttil, MBA, Dip. M MCIM, FCICM

Co-founder of the Malta Association of Credit Management, serving as its Director General. He represented Malta in the Federation of European Credit Management Associations. He holds a Postgraduate Diploma and Chartered Marketer status from the Chartered Institute of Marketing and an MBA from Henley Management College, focusing on trade credit management. Josef is an experienced lecturer and speaker with extensive international training.

TRAINING DETAILS

Duration: 3 sessions, 3-hour each

Time: 9:00 – 12:00

Date: Module 1: 17 November 2026

Module 2: 19 November 2026

Module 3: 20 November 2026

Language: English

Place: live on-line, Zoom platform

Price: 750 PLN net + VAT/module

1 850 PLN net + VAT/total

For registration until: 18 September 2026

/ 10% – individual discount

/ 15% – group discount – 2 people or more