



Effective Customers Credit Analysis, Management and Collection Planning

HRD Corp Claimable (SBL-Khas)

Effective customers credit worthiness analysis and credit management is essential for maintaining healthy cash flow, reducing bad debts, and improving overall business profitability. In today's competitive and uncertain business environment, organizations must be able to balance sales growth with prudent credit risk management to ensure sustainable operations. Hence the ability to turn sales into cashflow is of paramount importance.

This training course is designed to provide participants with practical knowledge and tools to evaluate customers' creditworthiness, establish effective credit control procedures, monitor receivables, and manage collection risks professionally.

Participants will gain a better understanding of credit assessment techniques, financial analysis techniques and debt recovery strategies that support sound business decision-making.

Objective

By the end of this workshop, participants will be able to:

- Analyse customers' creditworthiness using practical credit assessment techniques and financial information, qualitatively and quantitatively.
- Apply Accounting and Cash Flow ratios to assess creditworthiness.
- Apply effective accounts receivable monitoring and collection strategies to improve cash flow.
- Develop and implement effective credit control policies, procedures, and approval processes.
- Strengthen decision-making skills in managing customer credit, payment terms, and debt recovery actions.

Pre-Requisites

- Stable Internet Connection

- Webcam and Earphones

Course Content

Module 1: Fundamentals of Credit Analysis and Management

- Role and Objectives of Credit Analysis and Management
- Managing Business Credit Risks and Contributors to Credit Risks
- Impact of Poor Receivable Management
- Credit Management Practices

Module 2: Customer Credit Risk Assessment

- Understand Client's Corporate Structure – Subsidiaries and Associate Companies
- The 5Cs of Credit Evaluation
- Linkage of other risks that will lead to Credit risk such as:
 - P.E.S.T. Risk
 - Market Risk
 - Bribery and Corporate Liability Risk
- Evaluating Customer Payment Capability
- Credit Checks and Customer Evaluation
- Determining Credit Limits and Terms

Module 3: Financial Performance Analysis

- Understanding Financial Statements
- Understand the 5 Different Types of Audit Reports and its Implications
- Understand how profit is not equal to cash
- Financial Ratio Interpretation:
 - Profitability,
 - Liquidity
 - Efficiencies
 - Cash Conversion and Financing Cycle
 - Stability
 - Understand the 3 Different Cash Generating Activities
 - Cash Sufficiency
 - Free Cash Flow Availability
- Assessing Repayment Capability

Module 4: Credit Control Policies & Best Practices

- Establishing Credit Policies and Procedures
- Customers Credit Profiling
- Credit Checks on New Orders
- Approval Authority and Documentation
- Internal Controls and Monitoring
- Continuous Credit Review Process

Module 5: Accounts Receivable & Collection Planning

- Monitoring Receivable Ageing and Exception Reports
- Collection Strategies
- Communication and Negotiation Skills
- Legal Process – Civil Proceedings

When & Where	Who Should Attend	Training Investment
22 September 2026 (Tuesday) 9.00 am to 5.00 pm Remote Online Training – Zoom	This course is suitable for managers, executives and personnel who are involved in, or support, credit assessment and credit management decisions within an organization – Entrepreneurs & Business Owners, Finance & Accounts Managers, Commercial Managers, Operations Managers	RM 800 per participant (inclusive of Service Tax, Online Course Materials, E-Certificate of Attendance)  Group Promo: Save 15% Register min. 3 pax for RM 680 per pax (Normal Rate: RM 800) HRD Corp Claimable (SBL-Khas)

Trainer's Profile

Tan Kok Tee

Kok Tee has over 40 years of experience in financial, strategic and general management. He has held a variety of leadership and senior management roles in various organizations, the last being Group Chief Executive Officer. More than half of this time are spent in the Manufacturing, Marketing & Distribution and Services organization, including those with the then Inchcape Timuran Berhad, Metroplex Berhad, Perdana Industries Berhad.

He is a Fellow member of the Association of International Accountants, UK; Member of the Institute of Public Accountants, Aust.; Certified Commercial Accountant, (M); Member of the Chartered Tax Institute of Malaysia; Member of the Malaysia Associations of Company Secretaries; holds a MBA in Finance from Charles Sturt University, Australia and a Gold Mastery Holder in Reinventing Strategic Planning and Management from the Haines Centre for Strategic Management, sponsored by University of San Diego, USA.

He is also a Certified Trainer with PMSB's Train The Trainer Certificate since 2009, a GST Agent registered with MOF and a life member with the Malaysian Institute of Directors.

Kok Tee has also been involved in training and facilitation on a part-time basis from 2009-2013, and full time from 2014 to now. To date, he has conducted about 300 training workshops, of which more than half are for GST related covering including GST Accounting for both in-house as well as public, including Government Authorities, Chamber of Commerce, Government Link Companies, Banks, Malaysian Institute of Accountants, Chartered Institute of Management Accountants, Selangor state Human Resource Development Centre, Negeri Sembilan state Skills Development Centre, NGOs, political party as well as for various other training providers.

He also developed and delivered an Entrepreneurship program (training) specially for MBA students from GC University, Pakistan in collaboration with Sunway Education Group for period 2010 to 2014. He was also an assessor for the UTAR's NGO strategic planning program and an invited speaker for the Asian Financial Controller's Congress in 2009, 2010 and 2011.

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Contact Us

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