

# Corporate Debt Recovery and Collection Techniques



**393-P24-VE-1**



**Virtual**



**30 hours**



**EGP 7510**

## Course Description:

This course is designed to provide the participants with the key skills that they require to manage and operate a problem loan assessment and recovery system that uses the optimum combination of automation and hands on techniques. It also offers an overview on lending policies in general to ensure mistakes or problems have not become “built in” to the banks system and can be avoided in future without having to take the drastic step of suspending lending completely. The emphasis is on the practical as well as the theoretical with numerous examples and case studies throughout the course as well as in depth discussions so that delegates can pool their experiences and learn from both mistakes and successes.

## Target Audience:

- Heads or Managers, All seniors and support staffs in Recoveries and consumer/personal finance
- Lending Managers
- Inspection/Audit staff

## Course Objectives:

By the end of the program, participants will be able to:

- Identify What goes wrong and how to spot and prevent it
- Explain the importance of timing
- Define Strategies, planning and procedures
- Describe The case for direct/personal collections
- Explain Standard and customized communications
- Define Success & When to give up

## Course Outline

### Module 1: What goes wrong and how to spot and prevent it

#### Session 1: What goes wrong and how to spot and prevent it

- The “big five” causes of financial difficulties
- The importance of initial data gathering
- Early signs and how to spot them
- Systems/strategies for monitoring potential problems
- Risk/reward considerations
- Security and when to call/enforce it
- Assignment

### Module 2: Timing

#### Session 1: Timing

- When to act on a problem loan

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- Can't pay? Or Won't pay?
- The warning signs
- Special control accounts
- Out of order accounts
- Hopeless accounts
- Assignment

## **Session 2: Timing**

- Negotiation
- Restructuring
- Working with the client
- The working receiver approaches
- Difficult cases
- Assignment

## **Module 3: Strategies, planning and procedures**

### **Session 1: Strategies, planning and procedures**

- How to design a debt management system
- How to implement it
- Hands on versus automated
- Planning the process
- Setting up procedures
- Responsibilities
- The case for legal action and how to manage it
- Outcomes & follow up
- Assignment

## **Module 4: The case for direct/personal collections**

### **Session 1: The case for direct/personal collections**

- When is it worth intervening personally
- How direct?
- The involvement of allocated personnel
- Proportionality
- Assignment

### **Session 2: The case for direct/personal collections**

- Management
- Monitoring
- The danger of "personalizing" collections
- When to switch to an automated approach instead
- Assignment

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## **Module 5: Standard and customized communications**

### **Session 1: Standard and customized communications**

- Standardised communications
- Customized communications
- Other standardized method
- Other customized methods
- Management's role
- When to switch – both ways – more than once?
- Monitoring
- Costs
- Assignment

## **Module 6: Success**

### **Session 1: Success**

- Strategies that work
- When to recognize the problems are over
- Stepping back
- Restoring normal relations
- Follow up procedures
- Monitoring, management and decision procedures
- Convincing ex-problem clients to stay
- Assignment

## **Module 7: When to give up**

### **Session 1: When to give up**

- Basic considerations
- Risk/reward
- The dangers of personalizing the process
- Signs that it is hopeless
- Public/moral duty versus cost
- Recording write offs
- Managing write offs
- The role of external agencies
- Assignment

## **Assessment Strategy**

- 30% assignments between sessions
- 70% End of course exam
- Cut off score is 60% of total grade which is "100"

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**Upon Successful Completion of this Course, participants will obtain:**

2.6 CEUs

**Course Language:**

English

**Prerequisites:**

Intermediate level of English