

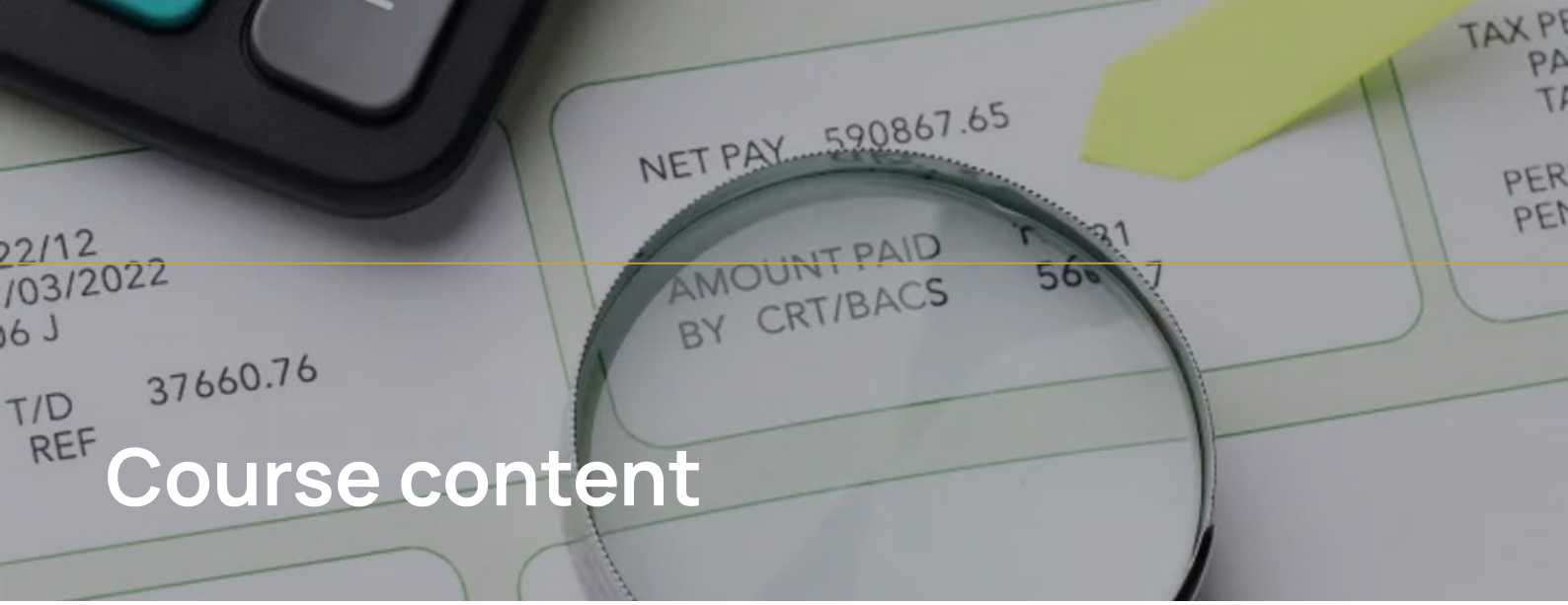
FINANCE & ACCOUNTING | COURSE BROCHURE

Effective Credit Control training

5 days | Classroom training | English

SMART HORIZON
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London W2 6BD, United Kingdom

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Course content

Why attend

This course provides practical training in effective credit control techniques, focusing on managing credit risk, improving cash flow, and minimising bad debts. Participants will develop skills to implement robust credit control processes and enhance their decision-making capabilities in financial management.

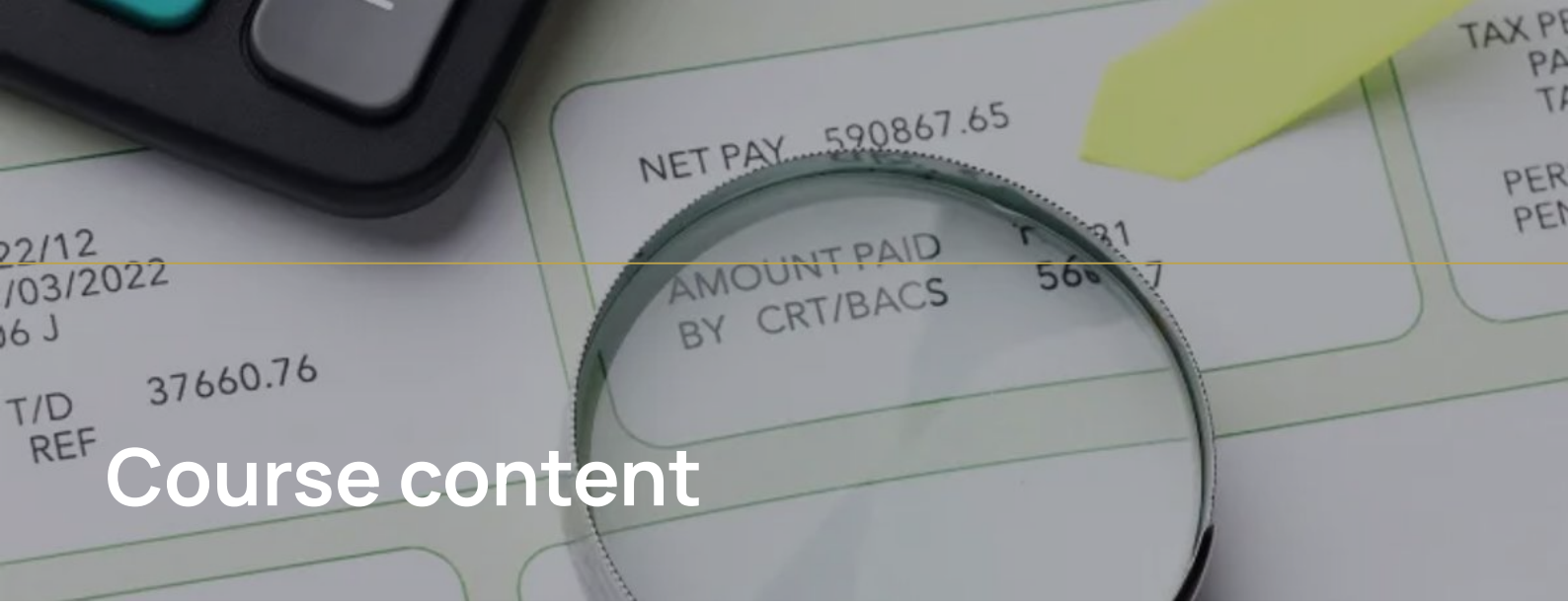
Effective credit control is crucial for maintaining healthy cash flow and ensuring the financial stability of an organisation. Poor credit management can lead to increased bad debts, impacting profitability and operational efficiency. Participants will learn to identify credit risks through financial analysis, implement strategies to mitigate them, and develop effective communication skills for negotiating payment terms. These capabilities are essential for fostering positive customer relationships while ensuring timely payments, which ultimately supports the organisation's financial health and operational success. Additionally, understanding the nuances of credit control can empower professionals to make informed decisions that directly affect their organisation's bottom line.
Participants will engage in practical exercises that simulate real-world credit control scenarios, such as assessing customer creditworthiness and implementing debt recovery strategies. By practising skills in negotiation and policy development, attendees will enhance their ability to make informed decisions that directly affect cash flow. This training equips professionals with the tools needed to optimise credit control processes, manage customer accounts effectively, and contribute to their organisation's financial success. The course also emphasises the importance of continuous improvement in credit management practices, enabling participants to adapt to changing market conditions and customer behaviours.

Professional Problems This Course Is Designed to Solve

- Difficulty translating subject knowledge into practical workplace decisions.
- Inconsistent approaches to the activities covered in the course outline.
- Lack of a structured plan for applying and reviewing new skills.

Course methodology

The course employs a blend of interactive workshops, case studies, and role-playing exercises to build practical skills in credit control. Participants will engage in simulations that mimic real-life credit management challenges, allowing them to apply theoretical knowledge in a controlled environment. Specific exercises will include drafting credit policies, assessing customer profiles, and negotiating payment terms. Outputs will include credit assessment reports, payment negotiation strategies, and action plans for improving credit control processes. This hands-on approach ensures that participants not only learn concepts but also develop the confidence to implement them in their workplace effectively, resulting in measurable improvements in credit management practices.



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Course objectives

By the end of this course, participants will be able to:
• Assess credit risk using financial statements and credit reports to inform decisions.
• Design effective credit control policies tailored to organisational needs and customer profiles.
• Calculate key performance indicators (KPIs) for monitoring credit control effectiveness and cash flow.
• Negotiate payment terms with clients to optimise cash flow and reduce overdue accounts.
• Implement a systematic approach to debt collection and follow-up processes for overdue payments.
• Evaluate customer creditworthiness through comprehensive analysis of financial data and credit history.
• Construct a credit control action plan based on identified risks and organisational goals.
• Communicate credit policies clearly to stakeholders to ensure understanding and compliance.

Target audience

This course is suitable for:
• Credit Controllers responsible for managing accounts receivable and minimising bad debts.
• Finance Managers overseeing cash flow and credit policies to ensure financial stability.
• Accounts Receivable Specialists focused on effective debt collection processes and customer management.
• Business Owners seeking to improve financial stability through robust credit management practices.

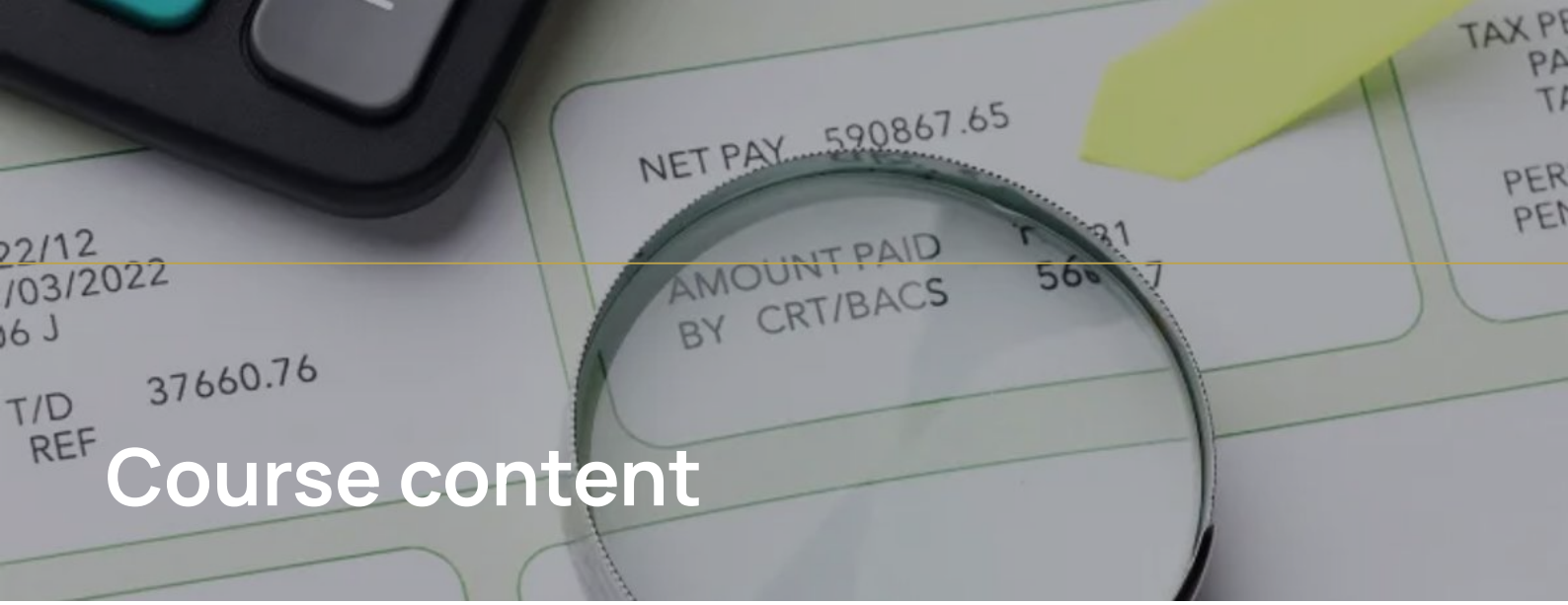
Target competencies

Participants will develop competencies in:
• Evaluate customer credit profiles effectively using financial analysis tools.
• Implement credit control policies that align with business objectives and customer needs.
• Negotiate effectively with clients regarding payment terms to enhance cash flow.
• Monitor and analyse credit control performance metrics to identify areas for improvement.
• Develop strategies for efficient debt collection that maintain customer relationships.
• Communicate credit policies clearly to stakeholders to ensure compliance and understanding.

Course outline

Day 1: Understanding Credit Control Fundamentals

Applied activity: Participants will analyse a fictional company's financial statements to identify potential credit risks and discuss findings in groups. Each group will present their analysis and recommendations for credit control improvements, focusing on practical applications and decision-making processes.
Output: A comprehensive credit risk assessment report, including identified risks and proposed strategies.



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09:00–09:54	Define credit control and its importance in financial management for businesses.
09:54–10:48	Identify key components of an effective credit control system and their interrelationships.
10:48–11:00	Explore the relationship between credit control and cash flow management in organisations.
11:00–11:30	**Coffee break**
11:30–12:12	Explore the relationship between credit control and cash flow management in organisations. (continued)
12:12–13:06	Discuss the impact of poor credit control on business operations and profitability.
13:06–14:00	Review relevant legislation and ethical considerations in credit control practices.

Day 2: Assessing Creditworthiness

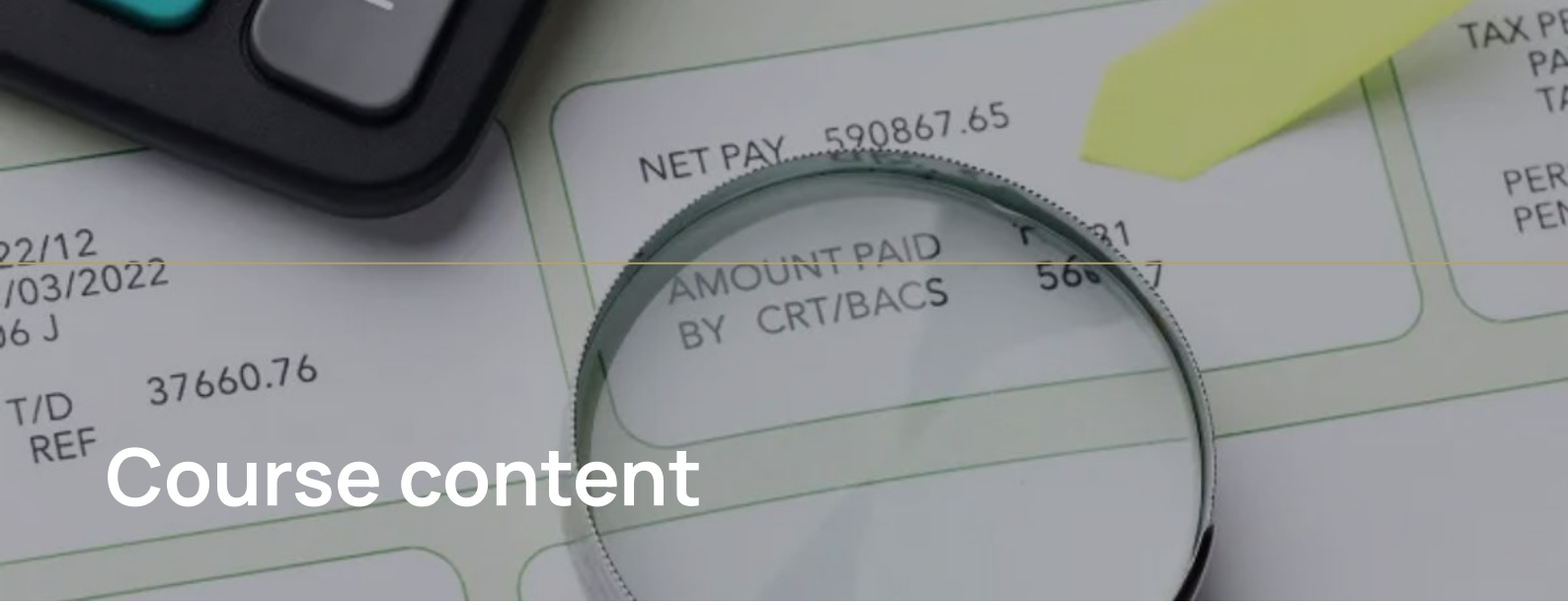
Applied activity: Using provided customer profiles, participants will assess creditworthiness and prepare a summary report outlining their evaluation criteria and recommendations. This will involve analysing financial data and credit history to make informed decisions about extending credit or requiring upfront payments.
Output: A creditworthiness assessment summary for each customer profile, detailing the evaluation process and recommendations.

09:00–09:54	Learn techniques for evaluating customer creditworthiness through financial analysis.
09:54–10:48	Understand the use of credit reports and scoring systems in assessing risk.
10:48–11:00	Discuss the importance of financial statement analysis in credit assessment processes.
11:00–11:30	**Coffee break**
11:30–12:12	Discuss the importance of financial statement analysis in credit assessment processes. (continued)
12:12–13:06	Explore industry benchmarks for credit evaluation and their application in decision-making.
13:06–14:00	Review case studies of successful credit assessments and their outcomes.

Day 3: Developing Credit Control Policies

Applied activity: Participants will draft a credit control policy for a fictional company, considering various customer segments and risk factors. They will present their policy to the group for feedback and discussion, focusing on practical implications and potential challenges in implementation.
Output: A draft credit control policy document, including rationale and implementation strategies.

09:00–09:54	Identify best practices for creating credit control policies that suit organisational needs.



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09:54–10:48	Discuss the role of credit limits and payment terms in mitigating risk.
10:48–11:00	Explore the importance of customer segmentation in credit control strategies.
11:00–11:30	**Coffee break**
11:30–12:12	Explore the importance of customer segmentation in credit control strategies. (continued)
12:12–13:06	Learn how to communicate credit policies to clients and staff effectively.
13:06–14:00	Review examples of effective credit control policies and their implementation.

Day 4: Debt Collection Strategies

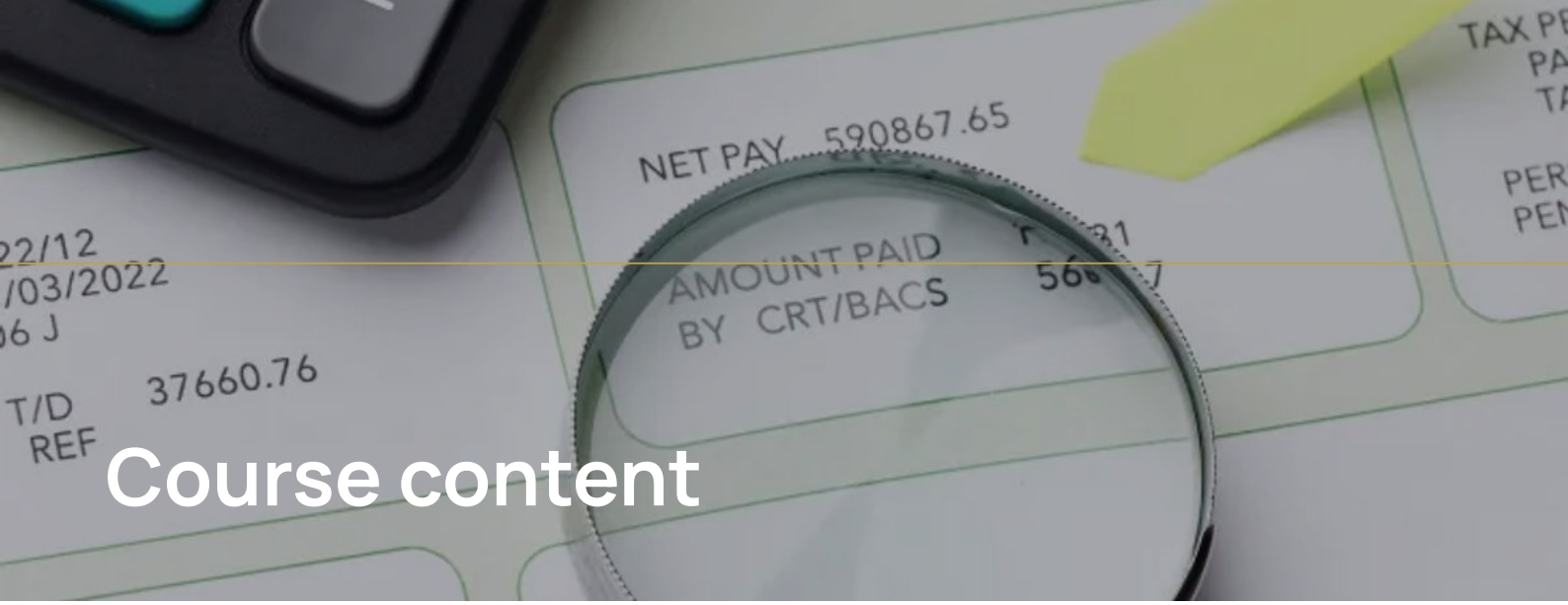
Applied activity: Participants will role-play debt collection scenarios, practising negotiation techniques and communication strategies to recover overdue payments. They will receive feedback on their approaches and discuss alternative strategies for improvement, focusing on maintaining customer relationships while ensuring payment.
Output: A recorded role-play session with feedback on negotiation skills and strategies.

09:00–09:54	Explore techniques for effective debt collection and follow-up processes.
09:54–10:48	Discuss the role of communication in debt recovery and maintaining customer relationships.
10:48–11:00	Learn about legal considerations in debt collection practices and compliance.
11:00–11:30	**Coffee break**
11:30–12:12	Learn about legal considerations in debt collection practices and compliance. (continued)
12:12–13:06	Evaluate the effectiveness of different collection methods and their impact on cash flow.
13:06–14:00	Review tools and technologies that support debt collection and improve efficiency.

Day 5: Integrating Credit Control Practices

Applied activity: Participants will develop a comprehensive credit control action plan for a fictional company, integrating all learned concepts and strategies to address identified risks and improve cash flow. This will involve collaboration and presentation of their plans, focusing on practical implementation steps and expected outcomes.
Output: A detailed credit control action plan presentation, including identified risks and proposed strategies.

09:00–09:54	Review the entire credit control process from assessment to collection and its best practices.
09:54–10:48	Discuss the integration of credit control with overall financial strategy and operations.
10:48–11:00	Explore the use of technology in enhancing credit control efficiency and effectiveness.
11:00–11:30	**Coffee break**



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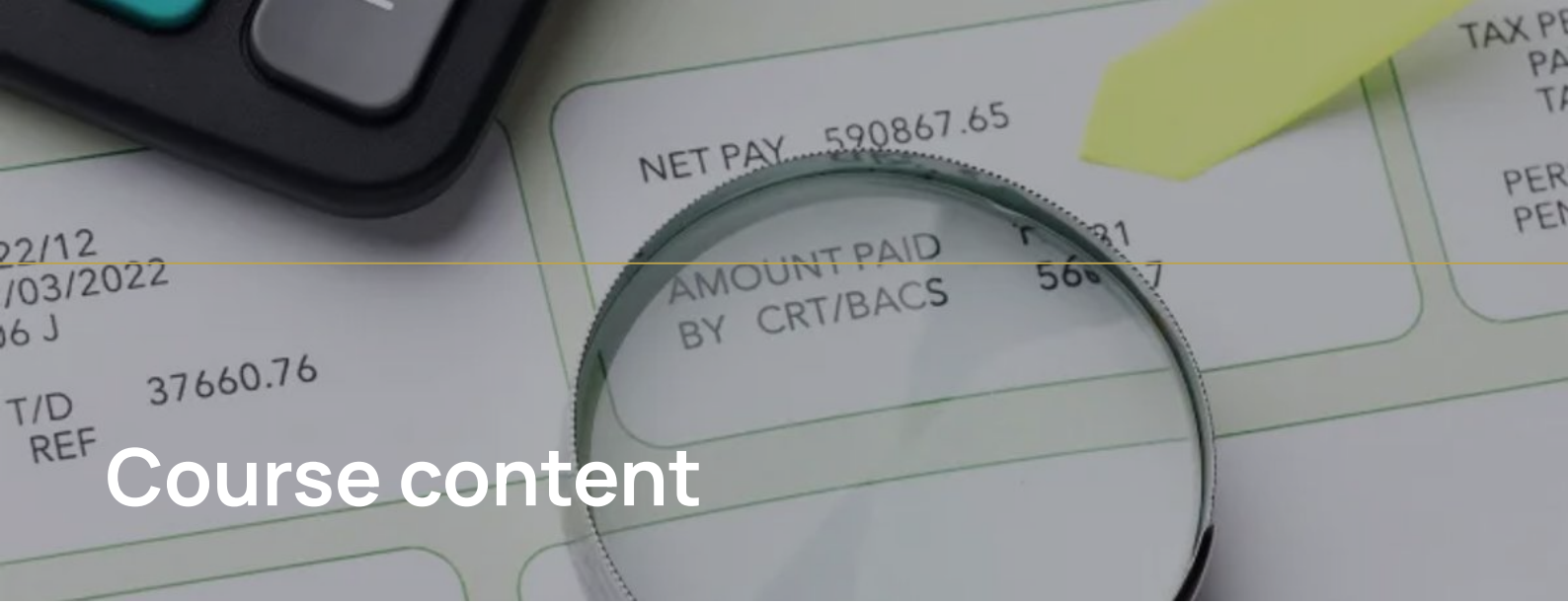
11:30–12:12	Explore the use of technology in enhancing credit control efficiency and effectiveness. (continued)
12:12–13:06	Learn how to monitor and report on credit control performance metrics and KPIs.
13:06–14:00	Discuss continuous improvement strategies for credit control to adapt to market changes.

The timings provided are estimates and may vary depending on the number of participants and the discussions taking place during the sessions. They are indicative only and do not constitute a binding commitment.

Dates, venues and fees

Current published course plans. Fees are per participant in GBP, excluding unconfirmed taxes.

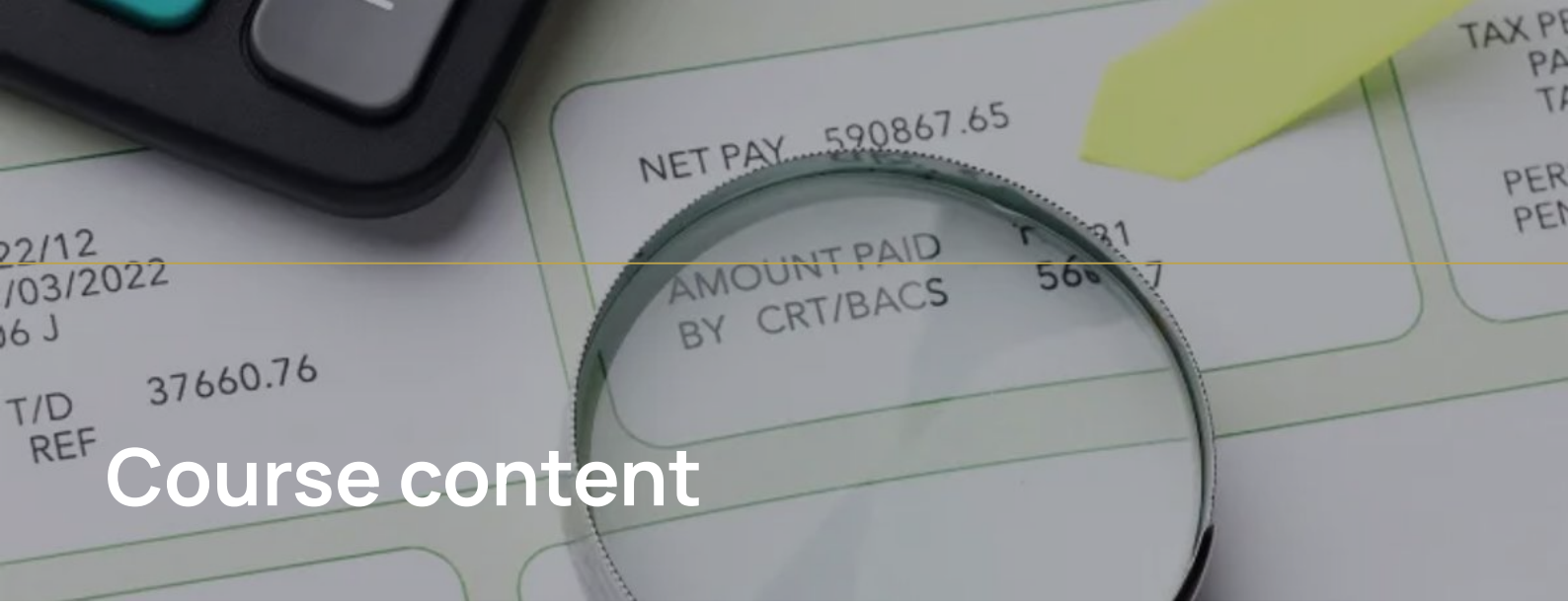
Venue	Start date	End date	Fee (GBP)
Kuala Lumpur Confirmed dates	9 Nov 2026	13 Nov 2026	**£1,450.–**
Online Confirmed dates	9 Nov 2026	13 Nov 2026	**£1,250.–**
Rome Confirmed dates	16 Nov 2026	20 Nov 2026	**£2,450.–**
Online Confirmed dates	16 Nov 2026	20 Nov 2026	**£1,250.–**
Paris Confirmed dates	23 Nov 2026	27 Nov 2026	**£2,860.–**
Online Confirmed dates	23 Nov 2026	27 Nov 2026	**£1,250.–**
Istanbul Confirmed dates	7 Dec 2026	11 Dec 2026	**£2,650.–**



Course content

Dates, venues and fees (continued)

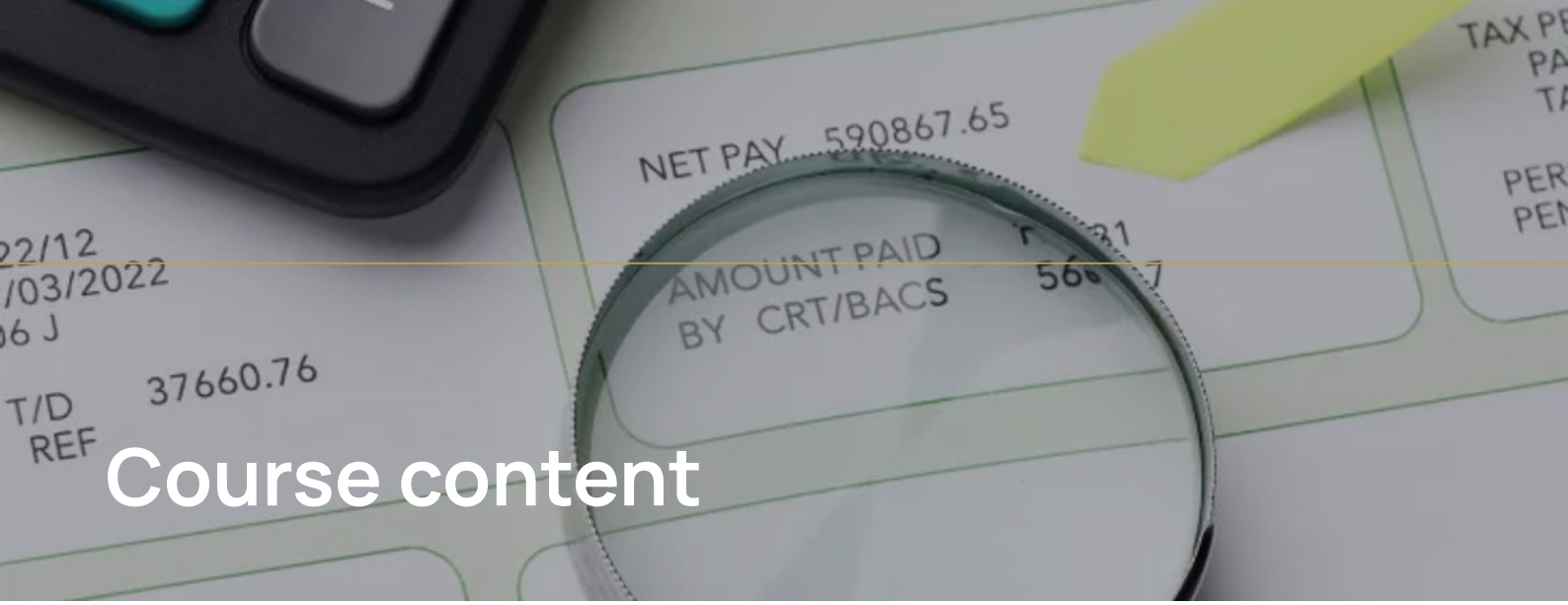
Venue	Start date	End date	Fee (GBP)
Online Confirmed dates	7 Dec 2026	11 Dec 2026	**£1,250.–**
Amsterdam Confirmed dates	14 Dec 2026	18 Dec 2026	**£2,540.–**
Online Confirmed dates	14 Dec 2026	18 Dec 2026	**£1,250.–**
Singapore Confirmed dates	11 Jan 2027	15 Jan 2027	**£2,820.–**
Online Confirmed dates	11 Jan 2027	15 Jan 2027	**£1,250.–**
London Confirmed dates	25 Jan 2027	29 Jan 2027	**£2,450.–**
Online Confirmed dates	25 Jan 2027	29 Jan 2027	**£1,250.–**
Dubai Confirmed dates	8 Feb 2027	12 Feb 2027	**£3,150.–**
Online Confirmed dates	8 Feb 2027	12 Feb 2027	**£1,250.–**



Course content

Dates, venues and fees (continued)

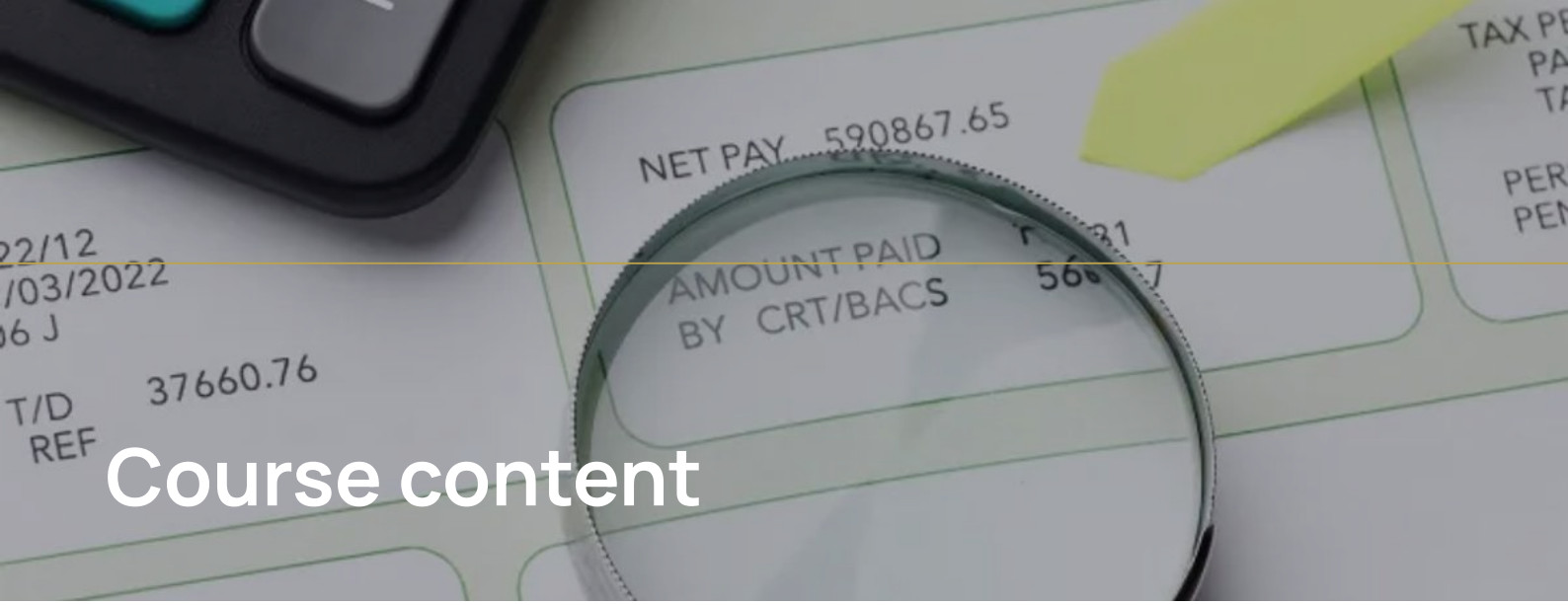
Venue	Start date	End date	Fee (GBP)
Barcelona Confirmed dates	15 Feb 2027	19 Feb 2027	**£2,840.-**
Online Confirmed dates	15 Feb 2027	19 Feb 2027	**£1,250.-**
Frankfurt Confirmed dates	22 Feb 2027	26 Feb 2027	**£2,650.-**
Online Confirmed dates	22 Feb 2027	26 Feb 2027	**£1,250.-**
Kuala Lumpur Confirmed dates	8 Mar 2027	12 Mar 2027	**£1,450.-**
Online Confirmed dates	8 Mar 2027	12 Mar 2027	**£1,250.-**
Paris Confirmed dates	22 Mar 2027	26 Mar 2027	**£2,860.-**
Online Confirmed dates	22 Mar 2027	26 Mar 2027	**£1,250.-**
Rome Confirmed dates	5 Apr 2027	9 Apr 2027	**£2,450.-**



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Dates, venues and fees (continued)

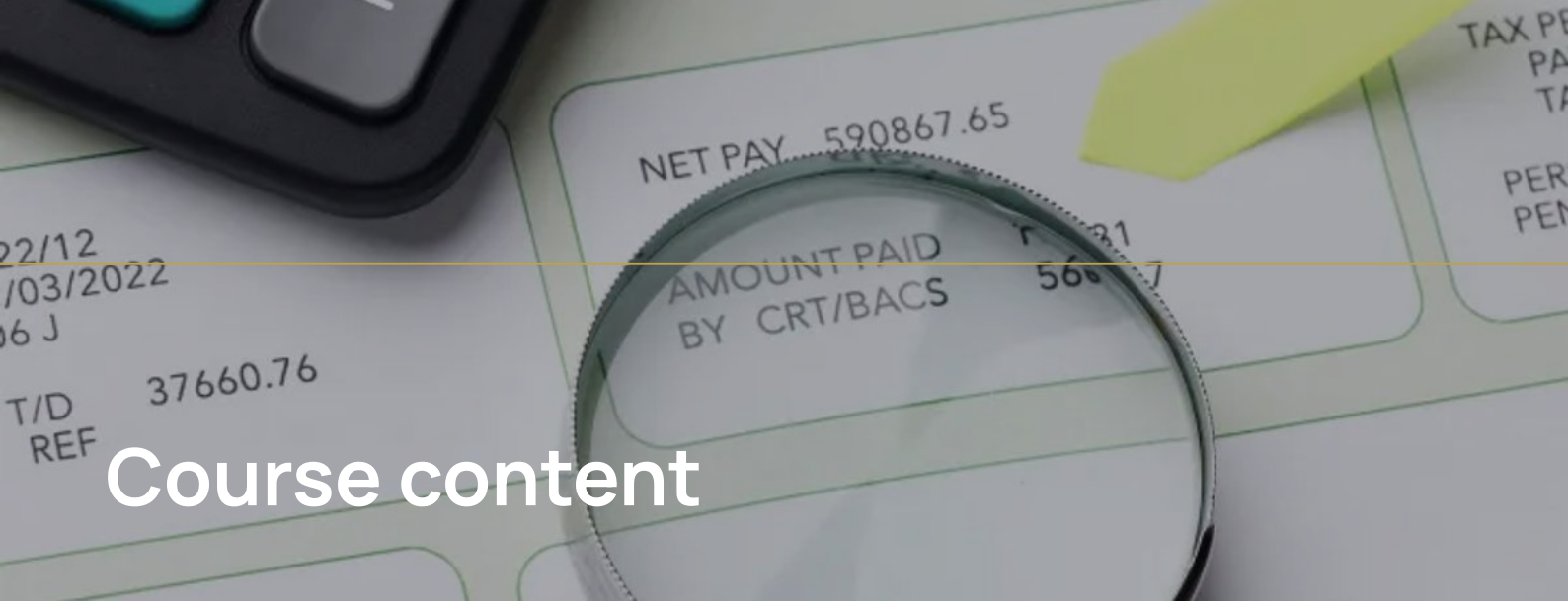
Venue	Start date	End date	Fee (GBP)
Online Confirmed dates	5 Apr 2027	9 Apr 2027	**£1,250.-**
Istanbul Confirmed dates	12 Apr 2027	16 Apr 2027	**£2,650.-**
Online Confirmed dates	12 Apr 2027	16 Apr 2027	**£1,250.-**
Amsterdam Confirmed dates	26 Apr 2027	30 Apr 2027	**£2,540.-**
Online Confirmed dates	26 Apr 2027	30 Apr 2027	**£1,250.-**
Singapore Confirmed dates	10 May 2027	14 May 2027	**£2,820.-**
Online Confirmed dates	10 May 2027	14 May 2027	**£1,250.-**
London Confirmed dates	24 May 2027	28 May 2027	**£2,450.-**
Online Confirmed dates	24 May 2027	28 May 2027	**£1,250.-**



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Dates, venues and fees (continued)

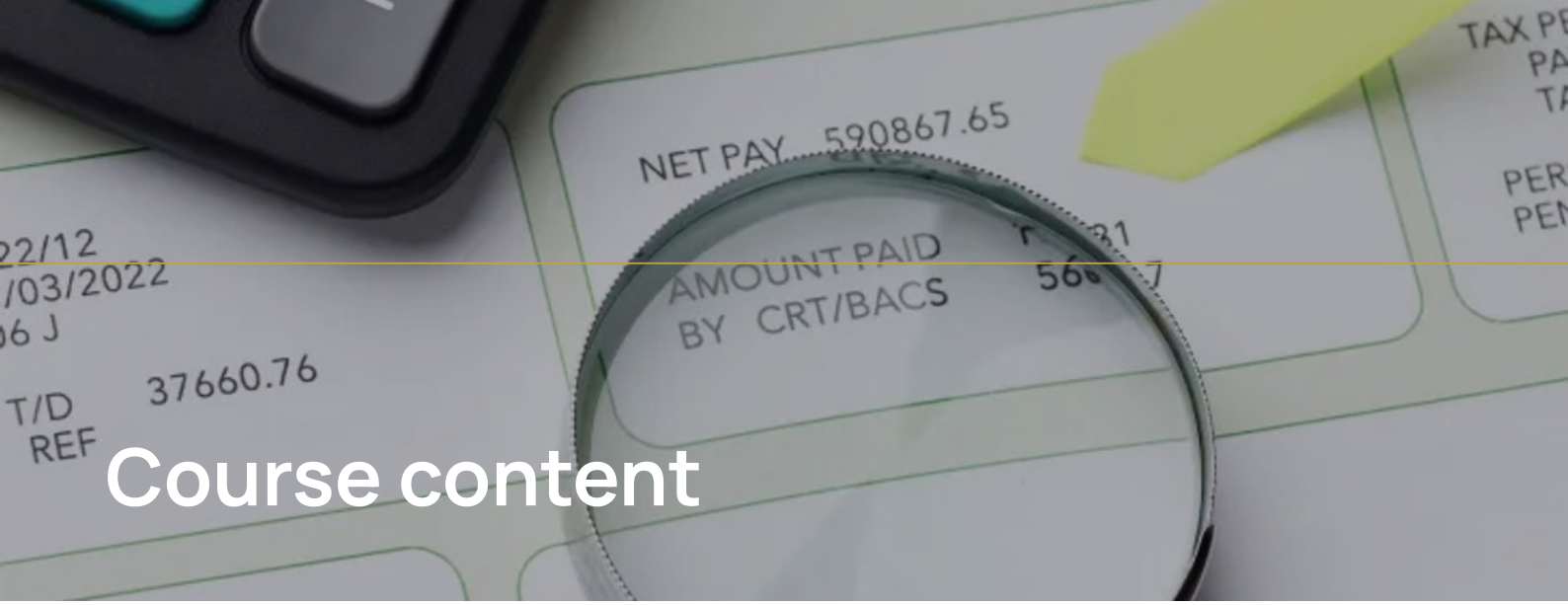
Venue	Start date	End date	Fee (GBP)
Cape Town Confirmed dates	7 Jun 2027	11 Jun 2027	**£1,890.–**
Online Confirmed dates	7 Jun 2027	11 Jun 2027	**£1,250.–**
Dubai Confirmed dates	14 Jun 2027	18 Jun 2027	**£3,150.–**
Online Confirmed dates	14 Jun 2027	18 Jun 2027	**£1,250.–**
Frankfurt Confirmed dates	21 Jun 2027	25 Jun 2027	**£2,650.–**
Online Confirmed dates	21 Jun 2027	25 Jun 2027	**£1,250.–**
Kuala Lumpur Confirmed dates	12 Jul 2027	16 Jul 2027	**£1,450.–**
Online Confirmed dates	12 Jul 2027	16 Jul 2027	**£1,250.–**
Paris Confirmed dates	26 Jul 2027	30 Jul 2027	**£2,860.–**



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Dates, venues and fees (continued)

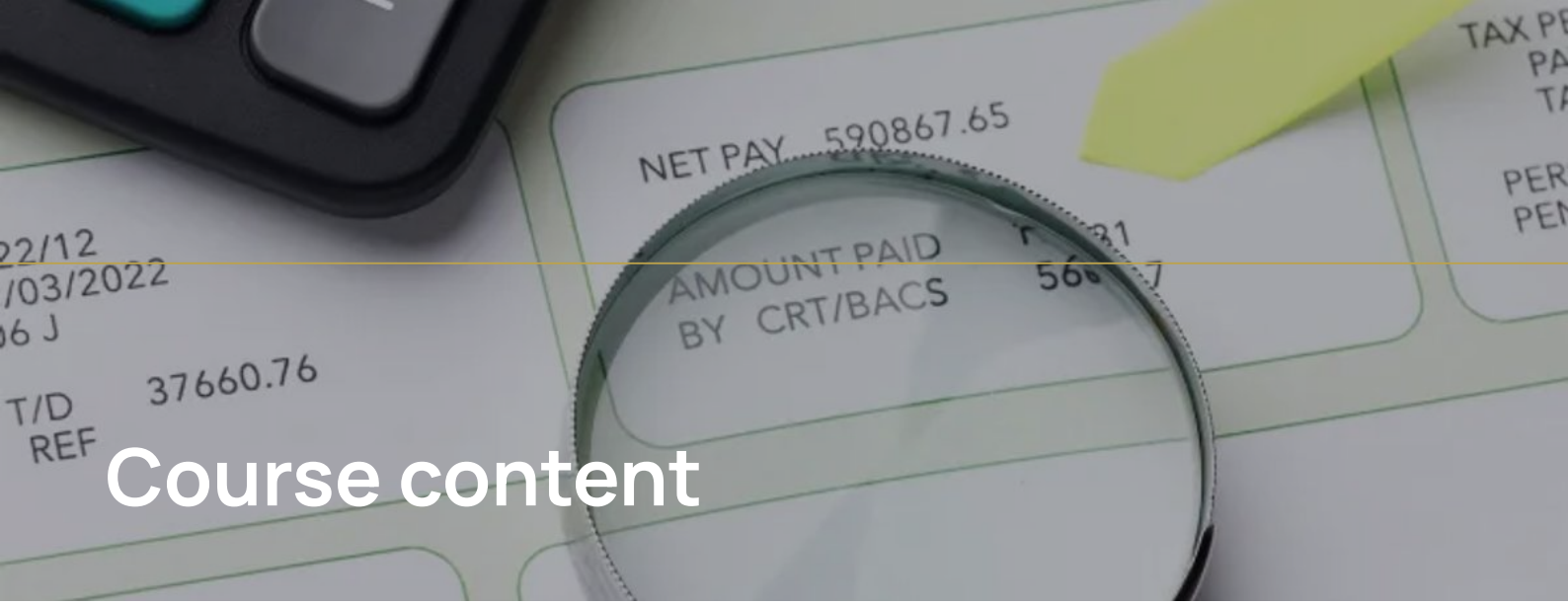
Venue	Start date	End date	Fee (GBP)
Online Confirmed dates	26 Jul 2027	30 Jul 2027	**£1,250.-**
Istanbul Confirmed dates	9 Aug 2027	13 Aug 2027	**£2,650.-**
Online Confirmed dates	9 Aug 2027	13 Aug 2027	**£1,250.-**
Cape Town Confirmed dates	16 Aug 2027	20 Aug 2027	**£1,890.-**
Online Confirmed dates	16 Aug 2027	20 Aug 2027	**£1,250.-**
Amsterdam Confirmed dates	23 Aug 2027	27 Aug 2027	**£2,540.-**
Online Confirmed dates	23 Aug 2027	27 Aug 2027	**£1,250.-**
Singapore Confirmed dates	13 Sept 2027	17 Sept 2027	**£2,820.-**
Online Confirmed dates	13 Sept 2027	17 Sept 2027	**£1,250.-**



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Dates, venues and fees (continued)

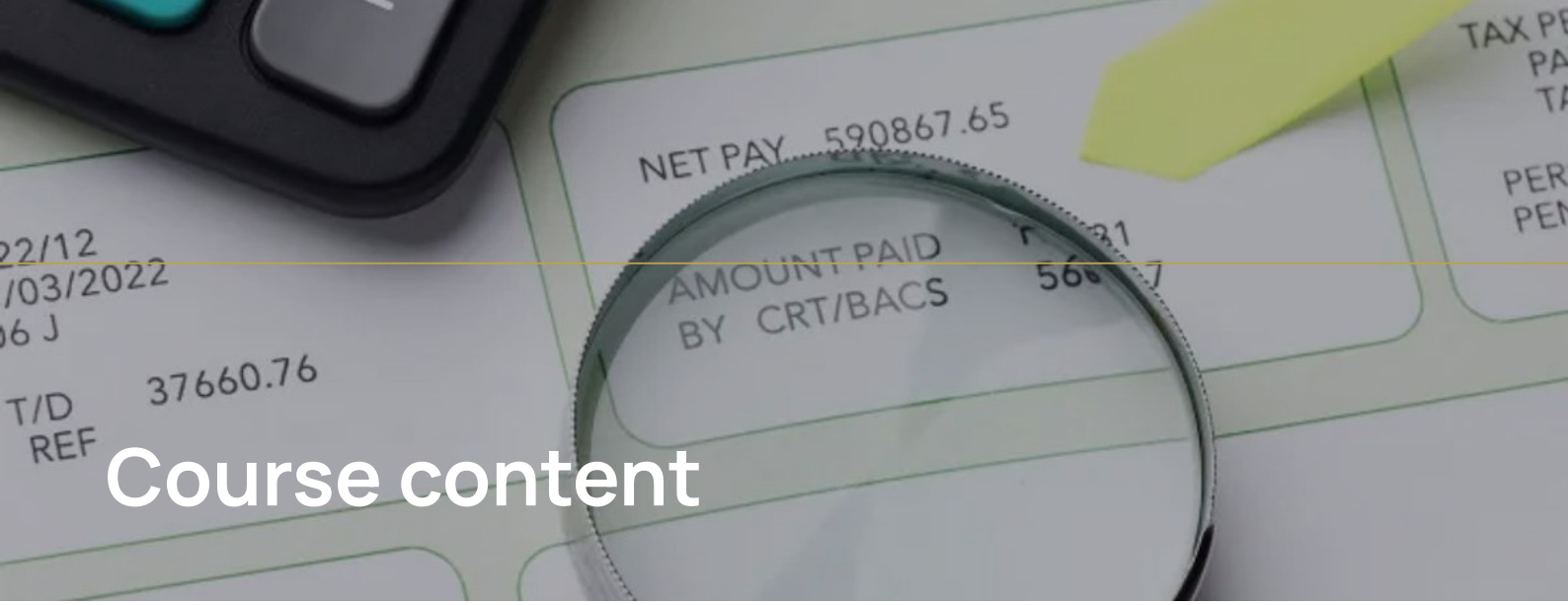
Venue	Start date	End date	Fee (GBP)
London Confirmed dates	20 Sept 2027	24 Sept 2027	**£2,450.–**
Online Confirmed dates	20 Sept 2027	24 Sept 2027	**£1,250.–**
Vienna Confirmed dates	4 Oct 2027	8 Oct 2027	**£2,940.–**
Online Confirmed dates	4 Oct 2027	8 Oct 2027	**£1,250.–**
Dubai Confirmed dates	11 Oct 2027	15 Oct 2027	**£3,150.–**
Online Confirmed dates	11 Oct 2027	15 Oct 2027	**£1,250.–**
Frankfurt Confirmed dates	25 Oct 2027	29 Oct 2027	**£2,650.–**
Online Confirmed dates	25 Oct 2027	29 Oct 2027	**£1,250.–**
Kuala Lumpur Confirmed dates	8 Nov 2027	12 Nov 2027	**£1,450.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (GBP)
Online Confirmed dates	8 Nov 2027	12 Nov 2027	**£1,250.–**
Paris Confirmed dates	22 Nov 2027	26 Nov 2027	**£2,860.–**
Online Confirmed dates	22 Nov 2027	26 Nov 2027	**£1,250.–**
Istanbul Confirmed dates	6 Dec 2027	10 Dec 2027	**£2,650.–**
Online Confirmed dates	6 Dec 2027	10 Dec 2027	**£1,250.–**
Amsterdam Confirmed dates	13 Dec 2027	17 Dec 2027	**£2,540.–**
Online Confirmed dates	13 Dec 2027	17 Dec 2027	**£1,250.–**



Course content

Plan your next step

Dates, availability, exact venue, taxes, inclusions and payment terms require written confirmation. This brochure is not a quotation, registration, booking confirmation or visa invitation. Participants receive a Smart Horizon UK certificate of attendance; programmes are not externally accredited and do not award a professional qualification or designation. Confirm arrangements before booking travel.

For group or in-house training, contact our learning team to discuss your objectives and delivery arrangements.

Contact Smart Horizon

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