

**TerraBiz**  
Training | Conferences | Exhibitions

According to study,  
86.4% of businesses  
sell between 80% and  
100% of their goods  
and services on credit

**CREDIT AND**

**COLLECTION**

Maximize Your Hidden Profit Center



**13 June 2011** | Sheraton Karachi Hotel

**15 June 2011** | Pearl Continental Hotel, Lahore



Last 12 years' experience in conducting this most popular workshop has repeatedly confirmed that each session is an upgraded version of the previous workshop because participants, through their own input and the workshop leader's experience, review and update their knowledge about how critical issues are resolved and good governance in customer credit management improves overall performance of the organization.

Print Media Partner

**BUSINESS  
RECORDER**

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**SYMMETRY**  
playing with digital media

Technology Media Partner

**CIO**  
Pakistan

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## Course Overview:

The program reinforces the essentials for staff in the demanding world of revenue and payment collections management. Whether it's initial training for new staff or refresher training for experienced people, this program saves valuable training time as it teaches proven telephone, face to face and letter dunning skills to manage customers effectively for collections performance.

In an economic downturn, the traditional way of collecting may not work. Staff need to be empowered with better skills as the poor economic outlook will triple the difficult customers. Staff will learn how to increase their effectiveness via listening, speaking, questioning and negotiating techniques that are designed for collections functions.

## Course Objectives:

The objectives of this interactive light-hearted and easy-to-understand workshop are:

- To ensure that participants understand the significance of credit in business including alignment of business promotion activities with credit management.
- To understand the external and internal factors affecting customer credit and how to make the playing field "level" keeping in mind the competition, known and unknown.
- To equip the participants with the knowledge and expertise needed for determining the credit worthiness of new as well as existing customers and carefully watch the pointers and indicators raising caution.
- To understand the batting order of risk by types of customers, nature of business and customer behavior in the settlement of his account.
- To appreciate the need for monitoring customer credit, including self-monitoring by sales staff on a day-to-day basis, to achieve targets for profitability and liquidity through timely collection of dues without spoiling relationship with customers.
- To fully understanding why customer outstanding becomes overdue and take appropriate steps to avoid bad debts and their adverse impact on sales, profit and future growth.
- To ensure that the teams are equipped with the skills to manage /control/ monitor collections on a day-to-day basis.
- To understand the need, style, contents, cost and effectiveness of various means of communication with the customers for speeding up the collection. Most common of these are letters, phone calls, personal visits, legal notice and action etc.

## Capitalize on the expert knowledge to gain maximum benefits:

- **UNDERSTAND** the leverage that you have to make profit in an area that is currently seen as a cost to your organisation
- **INCREASE** the personal impact of each member of the team by focusing their energies on better performance and increased profitability
- **INFLUENCE** the future culture of your collections floor
- **PLAN** for strengthening the synergy between the collections team and the rest of the operation
- **LEAD** your collections team with your practical action planning
- **MAKE** the image of the collections department into one that is positive and at the heart of the business
- **USE** the practical ideas that you will take away for the growth of your business by driving down costs and working more effectively
- **EXPLORE** the latent potential of your colleagues in order to increase their job satisfaction and your organisation's future
- **ACHIEVE** this without capital expenditure

## Program Methodology:

This training will provide Credit and Collection executives the latest strategies, techniques and systems to avoid collection problems and increase recoveries. The approach would be interactive involving SEE & REMEMBER, along with DO & UNDERSTAND through some easy to understand exercises providing everyone an opportunity to experience & practice the skills throughout the session

# Course Outline

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- Introduction to customer and customer credit.
- Benefits and dangers to existing business from extension of credit to customers.  
**Duration: 30 minutes**
  
- Assessing creditworthiness of customers
- Factors affecting imbalance between customer's credit worthiness and credit extended to him.
- The hidden aspects of how profit is lost everyday due to late payment by customers.  
**Duration: 1 hour**
  
- Pareto Principle (80:20 rule) and beyond.  
**Duration: 15-30 minutes**
  
- Making up for losses arising from Bad Debts – efforts have a direct relationship with profit margin, product by product and customer by customer.
- Why customers don't pay on time?
- What excuses are made by customers for delayed payments?
- Importance of good paper work to ensure collection of dues on time.  
**Duration: 1 hour - 30 minutes**
  
- Importance of team work in debt collection.
- Strategy for Collection, Implementing the collection program.  
**Duration: 30-45 minutes**
  
- Psychology of Collections
- True cost of giving credit.
- Various stages and styles of credit management.
- Categorizing of customers in relation to own and customer's business.
- Various means of communication to eliminate customer's ill-intention to disown or reduce his outstanding.
- Handling Invoices and terms of business and credit.
- Rewards for achieving objectives of sales, profit and cashflow.  
**Duration: 2hour - 15minutes**
  
- Towards the end of the session, a quick review will be done to assess the improvement in participants' understanding and where necessary, and time permitting, a refresher will be carried out.
  
- for topics that arise during discussions and are not included in the program overview or objectives etc. e.g. the significance of numbers when describing Pareto's Rule, the significance of control, observation knowledge, planning etc.  
**Duration: 30 – 45 minutes**
  
- Remaining 30 minutes for quick review

## Who should attend:

Credit & Collections executives need to be equipped with the latest strategies, processes and systems for them to execute and improve your business collections.

### Heads, VP's, Directors, GM's, Managers & Administrators from

- Finance
- Operations
- Accounting
- Treasury
- Collections
- Credit Management
- Credit Markets
- Debt Collection
- Risk Management
- Accounts Receivable and Billing

### From the following Industries:

- Collections Banks
- Collections Financial Institutions
- Collections Telecommunications
- Collections Retail
- Collections Travel and Hospitality
- Collections Service
- Collections Pharmaceuticals
- Collections Consumer Electronics
- Collections FMCG
- Collections Automobile
- Collections Real Estate
- Collections Utilities
- Collections Insurance

For all Sales and Recovery staff

## Testimonials:

Mr. S. K Mehdi has unique knowledge and experience on financial matters of a vast number of industrial and commercial organizations of all sizes. Workshops conducted by him are also unique.  
**GlaxoSmithKline Pakistan Ltd, Karachi.**

The workshop reinforced our existing practices besides ingraining into the minds of the participants the true concept of loss from delayed or dead payments.  
**BOC Pakistan Ltd, Karachi.**

The workshop on Customer Credit Management, like other workshops conducted by Mr. Mehdi, proved extremely beneficial for all participants at all levels.  
**Central Insurance Co. Ltd**

Very interesting and useful workshop conducted in a relaxed atmosphere.  
**The General Tyre and Rubber Co. of Pakistan Ltd.**

Wonderful ideas supported by practical experience to control credit without losing customers.  
**IBM, Karachi.**

He is the owner of the relevant skill and knowledge and shared his experience.  
Senior Manager Audit & Co-ordination  
**Colgate Palmolive Pakistan Ltd.**

He is experienced person with having rich practical experience & able to communicate his topic."  
**Al-Moiz Industries Ltd.**

A very knowledgeable person & nice to have a session with him"  
**World Call Telecom Limited**

# CREDIT AND COLLECTION

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## S. K. Mehdi

Your Course Facilitator



Mr. S. K. Mehdi, has over 45 years' experience in industry and commerce in Pakistan as well as abroad. Mr. Mehdi is a B. Com and a Fellow Member of the Chartered Institute of Management Accountants, England. He has also attended the Advanced Management Program at INSEAD, France.

Mr. Mehdi has worked in renowned industrial conglomerates, both local and multinationals. These include 25 years in ICI Pakistan, 2 years each in Fauji Foundation, Unilever Pakistan, BASF and 8 years in Clariant Pakistan as Director Finance, HR and Administration.

### Some areas of Mr. Mehdi's expertise relate to:

- Financial Management including Strategic Planning, Evaluation and Control of Capital Projects, Mergers / Acquisitions / Divestments, Taxation etc.
- Internal Audit, Corporate Governance and related subjects.
- Marketing and sales of industrial and consumer products and Supply Chain Management.
- Human Resource including Industrial Relations.
- Information Technology and Management Services.
- Work Simplification and Eliminating Non-Value Adding Activities.

Mr. Mehdi is the author of six books on various aspects of financial and general management, HR including one on customer credit management entitled WHAT FOOLS DON'T. He has also developed a number of case studies based on personal experience. Currently, he is running his own consultancy in Karachi.

## Workshop Investment:

**Rs. 9,500/- Per Participant**

\*Early Bird Discount: (Before 3<sup>rd</sup> June, 2011)

**Rs. 8,500/- Per Participant**

\*Every 4<sup>th</sup> Participant from the same organization will attend

**FREE**

Includes course ware, Terrabiz certificate, lunch, refreshments and business networking.

\*Discounts are mutually exclusive

In-house training is an efficient and cost effective way to ensure that your employees are equipped with the knowledge and skills needed to make a real impact in your organisation. Training can be arranged for anything from small groups to entire divisions and will take place at a time chosen by and convenient to you. For onsite customized programs by **S.K Mehdi**

Please contact **Muhammad Faheem**

Email: [muhammad.fatheem@terrabilgroup.com](mailto:muhammad.fatheem@terrabilgroup.com)

Phone: +92 21 3455 0431 | Cell: +92 343 206 6050

## Registration Note:

Participation will be confirmed subject to receipt of payment.

Substitutions are welcome. Please notify us in writing at least two working days prior to the event. All cancellations must be sent in writing, and will carry a 15% cancellation fee, once a registration request is received and acknowledged by Terrabiz.

Workshop fees must be paid in Full. No refunds will be given if a written cancellation occurs within 10 working days prior to the workshop. Same applies for delegates who don't attend the workshop without cancellation. Workshop materials will still be couriered to them. However, if you have paid your workshop fee in full and you wish to attend any other workshop from Terrabiz within 6 months of the initial registration, you will only be invoiced for 15% of that workshop fee. Please note that you can transfer only once. In the event of unforeseen circumstance, Terrabiz reserves the right to cancel or postpone the event.

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We are a business information firm, having managed and organized events of various calibers during the last 3 years of our operations. Among our more recent event are the ICAP CFO Conferences Karachi &

Lahore 2011, Entrepreneurship 2010 – Changing the Mindset conference with MPF, 2nd Women in Business & Leadership Conference WIBCON 2010, which we managed for PSTD. ICAP in collaboration with Terrabiz organized a highly successful CFO Conference 'Rising CFO' in March 2010 which was attended by 600 delegates. MIT Entrepreneurship Forum Pakistan, Terrabiz and OPEN jointly organized a conference on Corporate Innovation and Entrepreneurship'09, Karachi in November 2009. We also managed the MAP Conference in November 2009, Lahore with high appreciation from all over the country.

Terrabiz Human Capital Management Conferences which were held in Karachi and Lahore in April'09 and July'09 respectively, and the Compensation & Benefits Day in June '09 also received a very good feedback from the HR professionals in the country.

We also organized the first ever conference on Digital Marketing in Pakistan titled Marketing 2.0 which saw the confluence of the top three names in the world of digital marketing - Google, Yahoo and Microsoft, represented by their senior executives from abroad. Global Head of Mobile Marketing P&G was also one of the speakers. Terrabiz has also organized some events with Google Pakistan.

Terrabiz was responsible for producing a series of highly successful road shows on the promotion of investment in Pakistani capital markets in different cities for its client the Central Depository Company.

As part of our operations, we also regularly facilitate international trainers to conduct public workshops in Pakistan. A few of them were 'Six Thinking Hats' with Dr. Sunil Gupta, Life Time Master Trainer of Edward de Bono Tools, Nick Blasdale Introductory Management Skills, Advanced Presentation Skills and Media Relations by Simon Bucknall, HR Balanced Scorecard with Alan Fell; Employer Branding with Dr. Olga Kampaxi, and many others.

Our recent training workshop participants list includes SSGC, OGDCL, KESC, KAPCO, Pak-Arab Refinery Limited (PARCO), Oil and Gas Development Limited (OGDCL), Total Atlas Lubricants Pakistan (Pvt) Limited, Shell Pakistan Limited, Byco Petroleum Pakistan Limited, National Refinery Limited (NRL), Pak Arab Refinery Company Limited, Pakistan Petroleum Limited, BOC Pakistan Limited, BP Pakistan Exploration and Production Inc, Attock Refinery Limited (ARL), Pakistan Security Printing Corporation, State Bank, National Bank, MCB Bank, RBS, HSBC Bank, Allied Bank, NIB Bank, Mobilink, Ufone, Zong, Wateen Telecom, Telenor, Siemens, Haleeb Foods, National Foods, Cadbury, Getz Pharma, Sanofi Aventis, Novartis Pharma, GSK, PharmEvo, Macter Pharma, Sight Savers, Syngenta, Engro Corp, Coca Cola Beverages, CDC, HUBCO, and Aga Khan University et al.

## For Registration

Contact **Tanvir Hussain \ Asim Rajput**

Cell: +92 321 232 2486 & +92 321 898 0681

Phone: +92 21 3455 0431 & +92 21 3455 0319

Facsimile: +92 21 3455 7264

Email: [tanvir.hussain@terrabilgroup.com](mailto:tanvir.hussain@terrabilgroup.com)

[asim.rajput@terrabilgroup.com](mailto:asim.rajput@terrabilgroup.com)

[register@terrabilgroup.com](mailto:register@terrabilgroup.com)

Send your cheque in favor of "Terrabiz" to **Murad Hassan**

Suite # 403, Shahwar Trade Center, Above Standard Chartered Bank, Allama Iqbal Road branch, P.E.C.H.S., Block 2, Karachi, Pakistan.

Phone: +92 21 3455 0431 & +92 21 3455 0319

Cell: +92 300 922 0647