

Collection Skills and Strategies for Loans, Debts & Receivables

Account no. **PAST DUE**
ABC7890123DEF

Statement June 2011

Checking Account

Posting	Description/Transaction	Debits	Credits	Balance
JUN 1	Beginning Balance			817.02
JUN 13	CHECK NO. 3500 Trace #3117	68.79		748.23
JUN 13	CHECK NO. 3502 Trace #3117	60.00		600.23
JUN 15	CHECK DEPOSIT		440.02	1040.25
JUN 20	CHECK DEPOSIT		1500.00	2540.25
JUN 20	WITHDRAWAL	100.00		2440.25
JUN 25	CHECK DEPOSIT		95.00	545.25
JUN 25	CHECK DEPOSIT		9.83	495.42
JUN 25	CHECK DEPOSIT		0.00	435.42
JUN 25	CHECK DEPOSIT		0.00	425.29
JUN 30			18.03	424.04



This course is eligible for HRDF claims under Skim Bantuan Latihan (SBL) scheme, subject to prior application to HRDF by the employers.

**Symphony Digest
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Symphony Digest Sdn. Bhd. is an official training partner of Bond Pricing Agency Malaysia Sdn. Bhd.



Non-collection of loans, debts and receivables has a very detrimental effect on a company's cash flows, profitability and ultimately, its survival. This programme focuses on the practical aspects of collection, and the tools and techniques to increase your company's collection success. The participants will learn crucial collection skills plus strategies to reduce the incidences of non-performing loans / debts.

Symphony Digest

Centre for Financial Mastery

Who Should Attend?

- ✓ **Recovery officers**
- ✓ **Collection officers**

Course Outline

Day 1

Introduction to Collection

Provides a basic understanding of what collection is and its impact on the company's bottom line and its long term survival

Policies & Procedures

A run-through of the guidelines on "the do's and don'ts" necessary to operate independently and efficiently

Types of Customer

An insight into the different types of borrower, their behaviour and the difficulties they pose

The Team

Who the players are and the various tasks and how they coordinate and complement each other

Collection workflow

Learn the work process and its application to maximise the time and effort necessary to complete the collection activities

Trainers' Profile

Mr. Tham Kien Wah has worked in the financial industry for more than 30 years, mainly in the areas of retail and consumer financing involving products such as hire purchase / industrial hire purchase / leasing / mortgage / credit card / consumer loans.

He has over 25 years of working experience in credit control especially in the areas of receivables management, loan collection and bad debts recovery in various banks & financial institutions, retail and consumer related industries. His postings including those in senior positions included:

- Monitoring the day to day operation.
- Budgeting, Planning and Implementation of Strategic Action Plan.
- Designing various mechanisms for control and monitoring purpose.
- Analysis of statistical data and report.
- Overseeing the IT requirement of the department.
- Planning of training requirements and programme to ensure a highly quality work force that is performance oriented.
- Drafting and implementation of policy and procedures and their continuous upgrading of processes to keep pace with the changes in the workplace.

Day 2

Role of Telephone

Knowing what the roles are will enable the staff to apply them in the most efficient way for better result

Know Yourself & Your Customers

Recognise your limits and that of your customers and how to be in a "win-win" situation

Communication Language

Techniques relating to questioning and listening

Collection Approach

The different ways to win" the customer and get what you want

Calling Process

Know who to call, when and the priority if you want to be paid first

Non-Paying Customer

How to handle them and the steps to tackle them

Consequence

The effect if there is no payment, more to do but not enough time, and opportunity loss

Time Factor

How to manage your time better and efficiently

Registration: Collection Skills and Strategies for Loans, Debts & Receivables (28-29 February 2012)

Name:	Name:
Designation:	Designation:
Department:	Department:
Company:	Company:
Address:	Address:
Tel:	Tel:
Fax:	Fax:
Email:	Email:

Contact for administrative matters if different from above

Name:	Department:
Tel:	Fax:
Email:	

Date: 28-29 February 2012

Workshop duration and time: 2 days, 9.00 am to 5.00 pm

Venue: 69-3, Block F, Zenith Corporate Park, Jalan SS7/26, Kelana Jaya, 47301 Petaling Jaya, Selangor

Course fee (inclusive of course materials, lunch and 2 tea breaks): **RM1,250**

**Lunch will be served at restaurant with HALAL certification*

Registration is confirmed upon receipt of payment, unless otherwise notified.

Payment Options

Cheque Bank _____ Cheque No. _____ Amount RM _____
Payable to **Symphony Digest Sdn. Bhd.**

**Please write company name and programme at the back of the cheque and mail to 69-3, Block F, Zenith Corporate Park, Kelana Jaya, 47301 Petaling Jaya, Selangor.*

Bank Transfer Account holder: Symphony Digest Sdn. Bhd.
Bank: Maybank Berhad A/C No.: **512688105442**

**Please e-mail or fax (03-7806 2800) us the bank-in slip / transfer confirmation together with the completed registration form.*