

EFFECTIVE CREDIT CONTROL & FINANCIAL MANAGEMENT

“Improving Cash Flow, Reducing Risk, and Strengthening Financial Discipline Through Strategic Credit and Finance Practices”

Schedule

Date	Venue	Fees (Face-to-Face)
24 – 26 Feb 2026	Kuwait	USD 2495 per delegate

Introduction

In today’s competitive and cash-sensitive business environment, effective credit control and financial management are essential to maintaining liquidity, reducing risk, and ensuring long-term sustainability. Poor credit practices can lead to increased bad debts, strained cash flows, and reduced profitability.

This practical 3-day training equips finance professionals with proven strategies to assess credit risk, manage receivables, enforce collection policies, and make informed financial decisions. It blends financial principles with credit management tactics to strengthen overall organizational performance.

Objectives

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

- Assess and manage credit risk using financial analysis and credit scoring
- Implement efficient receivables and collections management systems
- Monitor key financial ratios and cash flow performance
- Develop robust credit policies aligned with business objectives
- Improve financial decision-making using reliable forecasting techniques

Why Attend

- Learn how to reduce bad debts and improve days sales outstanding (DSO)
- Strengthen the link between credit control and working capital management
- Gain tools to evaluate customer financials and set appropriate credit limits
- Improve cash flow forecasting and budget planning accuracy
- Enhance the professionalism and effectiveness of your finance team

Target Audience

This program is designed for:

- Credit controllers and accounts receivable officers
- Finance managers, controllers, and analysts
- Sales and commercial staff involved in customer credit negotiations
- Treasury and risk professionals
- Anyone responsible for managing financial performance or customer credit

Individual Benefits

Key competencies that will be developed include:

- Credit analysis and customer evaluation
- Cash flow and working capital management
- Communication and negotiation in collections
- Financial reporting and forecasting
- Decision-making using financial performance data

Organizational Benefits

Upon completing the training course, participants will demonstrate:

- Enhanced control over receivables and customer payment behavior
- Improved financial health and liquidity position
- Reduced exposure to credit defaults and revenue loss
- Increased profitability through stronger financial discipline
- Clearer internal reporting and forecasting for management

Instructional Methodology

The course follows a blended learning approach combining theory with practice:

- Strategy Briefings - Key concepts in financial and credit control management
- Case Studies - Real business scenarios involving credit and cash flow decisions
- Workshops - Ratio analysis, credit limit setting, and collection planning
- Peer Exchange - Experience sharing on receivables and risk control
- Tools - Credit scoring templates, DSO calculators, and cash forecasting models

Course Outline

DETAILED 3-DAY COURSE OUTLINE

Training Hours: 7:30 AM – 3:30 PM **Daily Format:** 3–4 Learning Modules | Coffee breaks: 09:30 & 11:15 | Lunch Buffet: 01:00 – 02:00

Day 1: Credit Risk and Policy Framework

- Module 1: The Role of Credit Control in Financial Strategy (07:30 – 09:30) • Credit control vs. debt collection • Impact on cash flow, profitability, and risk • Aligning credit with sales and finance
- Module 2: Customer Evaluation and Credit Risk Assessment (09:45 – 11:15) • Analyzing customer financials • Credit scoring, references, and payment history • Setting and reviewing credit limits
- Module 3: Building an Effective Credit Policy (11:30 – 01:00) • Policy objectives and risk tolerance • Approval workflows and documentation • Terms, penalties, and dispute resolution clauses
- Module 4: Workshop – Design a Credit Approval Process (02:00 – 03:30) • Participants build a credit evaluation template and policy checklist

Day 2: Receivables and Collections Management

- Module 1: Managing Accounts Receivable Performance (07:30 – 09:30) • Monitoring DSO, aging schedules, and overdue accounts • Linking AR performance to cash flow targets • Reporting and reconciliation practices
- Module 2: Collection Strategy and Tactics (09:45 – 11:15) • Phased escalation: reminders, calls, legal action • Managing customer relationships during collection • Negotiation techniques for difficult cases
- Module 3: Credit and Sales Collaboration (11:30 – 01:00) • Avoiding disputes and credit misuse • Setting sales-credit boundaries and training • Cross-functional communication practices
- Module 4: Workshop – Collection Scenarios and Response Plans (02:00 – 03:30) • Participants role-play customer follow-up strategies

Day 3: Financial Forecasting and Control

- Module 1: Cash Flow Management Essentials (07:30 – 09:30) • Cash flow vs. profitability • Forecasting inflows and outflows • Working capital optimization strategies
- Module 2: Financial Ratio Analysis and Reporting (09:45 – 11:15) • Liquidity, solvency, and efficiency ratios • Red flags and trend analysis • Dashboards and executive reporting
- Module 3: Credit Risk and Decision-Making (11:30 – 01:00) • Making credit decisions in uncertain markets • Risk-based pricing and contract design • Managing portfolio-level credit risk
- Module 4: Final Workshop – 60-Day Credit & Finance Improvement Plan (02:00 – 03:30) • Participants create a tailored plan to improve credit and finance KPIs

Certification

Participants will receive a Certificate of Completion in Effective Credit Control & Financial Management, validating their ability to strengthen financial performance and reduce risk through structured credit and finance practices.

Why Choose MAWA Events

- **Global Expertise:** More than 17 years of experience in professional training and consulting.
- **Industry-Leading Faculty:** Courses delivered by seasoned professionals with hands-on experience.
- **Practical Insights:** Learn to turn theory into actionable strategies for real-world business impact.
- **Client-Focused Solutions:** Customized programs designed to achieve your organisation's unique goals.

In-House / Customized Training

Interested in running this course for your team?

Please contact us:

TEL:

+601116373203

EMAIL:

info@mawaevents.net

© Material published by MAWA Events shown here is copyrighted. All rights reserved. Any unauthorized copying, distribution, use, dissemination, downloading, storing (in any medium), transmission, reproduction or reliance in whole or any part of this course outline is prohibited and will constitute an infringement of copyright.