

# THE IN-HOUSE TRAINING COMPANY

## 'DIY' credit control and debt recovery

### Overview

This is not a single course but a set of menu options from which you can 'pick and mix' to create a draft programme yourself, as a discussion document which we can then fine-tune with you. For a day's training course, simply consider your objectives, select six hours' worth of modules and let us do the fine-tuning so that you get the best possible training result.

### Training objectives

Consider your objectives carefully for maximum benefit from the course. Is the training for new or experienced credit control staff? Are there specific issues to be addressed within your particular sector (eg, housing, education, utilities, etc)? Do your staff need to know more about the legal issues? Or would a practical demonstration of effective telephone tactics be more useful to them?

### Audience

As well as anyone whose job involves credit checking, credit control, debt recovery and related legal action (ie, County Court suing and enforcement) you might want to consider whether any of your other finance staff – or, indeed, sales and other staff – would benefit from the programme.

### Format

Whatever your chosen topics, we would make this a thoroughly practical one-day course, intensive but presented in a stimulating manner so that participants can see at once the practical relevance to their roles of the issues discussed.

### Special features

For maximum benefit, the programme could be tailored to reflect your organisation's internal credit control systems and procedures.

### The expert trainer

Mike is widely recognised as the UK's leading trainer in credit control, debt recovery and related legal issues. He has trained well over 45,000 people over the past twenty years. His clients range from utilities suppliers, local authorities and housing associations to banks, solicitors and private sector businesses both large and small, including: BT, Norwich Union, Royal Bank of Scotland, ITN, ICI, Bevan Ashford, RAC, Guernsey Electricity, British Gas, Centrica, DHL, Securicor, Federal Express, Leicester NHS, Manx Telecom, University of Liverpool, Middlesex University, P&O, Parcel Force, Thorn EMI, Philips, Thomson Directories, Standard Life, West Sussex County Council, Wycombe District Council, Zenith Windows, Scottish Power, Trinity Mirror and many, many others.

His approach is direct, clear and highly motivational. Participants leave his courses brimming with ideas and enthusiastic about putting them into practice. See what people have said about his training:

'I asked Mike to conduct a number of trial courses and was greatly impressed with the results which indicated that in some cases individual performance increased by 50%. Because of this I decided to roll out the programme to 300+ staff and am delighted with both the results and feedback from recipients.'

*British Gas*

'It was good to see the comments of the delegates reflected my own impression that the day had been a very successful one. I can assure you that it is most unusual to get such a positive and unanimous response to a training initiative.'

*Highways Agency*

'In the first week of tightening up credit control procedures as a result of the training we managed to collect £28,812.19 in bad debts proving how valuable the course was.'

*Ernst & Young*

'The course was great, really stimulating. It was so informative and I would recommend it to anyone collecting debt in the education sector.'

*University of Aberdeen*

## Course outline

*Rather than a generic course outline, the expert trainer has prepared a course menu from which you can select those topics of most relevance to your organisation. We can then work with you to tailor a programme that will meet your specific objectives.*

- Advanced credit control skills for supervisors ½ day
- Basic legal overview: do's and don'ts of debt recovery 2 hours
- Body language in the credit and debt sphere ½ day
- County Court suing and enforcement ½ day
- Credit checking and assessment 1 hour
- Customer visits and 'face to face' debt recovery skills ½ day
- Data Protection Act explained ½ day
- Dealing with 'Caring Agencies' and third parties 1 hour
- Debt counselling skills 2 hours
- Elementary credit control skills for new staff ½ day
- Granting credit and collecting debt in Europe ½ day
- Identifying debtors by 'type' to handle them accurately 1 hour
- Insolvency: Understanding bankruptcy / receivership / administration / winding-up / liquidation / CVAs and IVAs 2 hours
- Late Payment of Commercial Debts Interest Act explained 2 hours
- Liaison with sales and other departments for maximum credit effectiveness 1 hour
- Suing in Scottish Courts (Small Claims and Summary Cause) ½ day
- Telephone techniques for successful debt collection 1½ hours
- Terms and conditions of business with regard to credit and debt 2 hours
- Tracing 'gone away' debtors (both corporate and individual) 1½ hours
- What to do if you/your organisation are sued ½ day

*Other topics you might wish to consider could include:*

- Assessment of new customers as debtor risks
- Attachment of Earnings Orders
- Bailiffs and how to make them work for you
- Benefit overpayments and how to recover them
- Cash flow problems (business)
- Charging Orders over property/assets
- Credit policy: how to write one
- Council and Local Authority debt recovery
- Consumer Credit Act debt issues
- Using debt collection agencies
- Director's or personal guarantees
- Domestic debt collection by telephone
- Exports (world-wide) and payment for
- Emergency debt recovery measures
- Education Sector debt recovery
- Forms used in credit control
- Factoring of sales invoices
- Finance Sector debt recovery needs
- Third Party Debt Orders (Enforcement)
- Government departments (collection from)

- Harassment (what it is – and what it is not)
- Health sector debt recovery skills
- Hardship (members of the public)
- Insolvency and the Insolvency Act
- In-house collection agency (how to set up)
- Instalments: getting offers which are kept
- Judgment (explanation of types)
- Keeping customers while collecting the debt
- Late payment penalties and sanctions
- Letter writing for debt recovery
- Major companies as debtors
- Members of the public as debtors
- Monitoring of major debtors and risks
- Negotiation skills for debt recovery
- Old debts and how to collect them
- Out of hours telephone calls and visits
- Office of Fair Trading and collections
- Oral Examination (Enforcement)
- Pro-active telephone collection
- Parents of young debtors
- Partnerships as debtors
- Positive language in debt recovery
- Pre-litigation checking skills
- Power listening skills
- Questions to solicit information
- Retention of title and 'Romalpa' clauses
- Sale of Goods Act explained
- Salesmen and debt recovery
- Sheriffs to enforce your judgment
- Students as debtors
- Statutory demands for payment
- Small companies (collection from)
- Sundry debts (collection of)
- Terms and Conditions of Contract
- Tracing 'gone away' debtors
- The telephone bureau and credit control
- Taking away reasons not to pay
- Train the trainer skills
- Utility collection needs
- Visits for collection and recovery
- Warrant of execution (enforcement)