

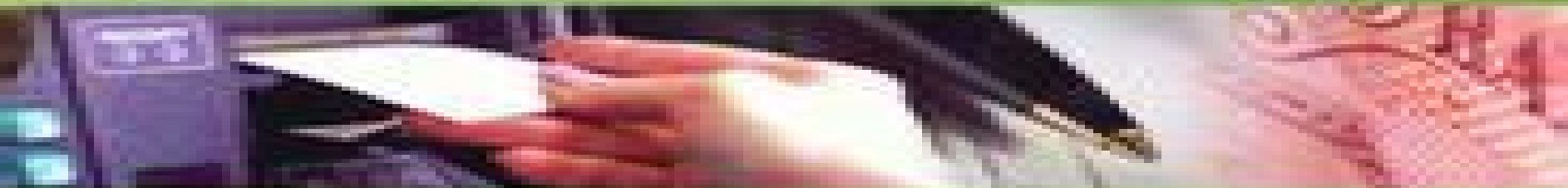
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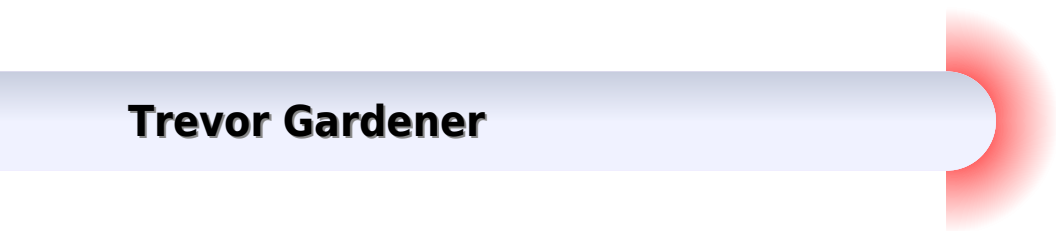
Third Edition



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Tolleys Effective Credit Control Debt Recovery Handbook 3rd Edition

Trevor Gardener



Tolleys Effective Credit Control Debt Recovery Handbook 3rd Edition:

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well as widens one's market share. In fact, selling on credit often makes or breaks a sale and at most times gives one that edge over competition. Yet one cannot afford to take this area of credit control so lightly as too many companies everyday are mounting with debts that are increasingly doubtful of recovery. The most precarious risk therefore to a company's profit on the sale is by way of interest expense from delayed collection. In essence that is what credit management is all about and its objective can be said to have the highest possible debtors sales for the shortest possible time collection profit. Before the customer buys your goods both are interested: he in need of your goods and you in collecting the value of goods sold i.e. the money. But once he gets the goods on credit he is no more interested in fulfilling his obligation of paying. It's only you for your money. A company can have the finest product, a superb sales record and the most dedicated workforce but if it does not get paid for its goods sold and on time it will die. An unpaid debt is an unsecured loan being financed by your company; we can't even call it a loan because on a loan one earns interest. We'll probably have to change the activity to charities. It means that many companies are prevented from achieving their full potential because instead of using borrowed money to develop and grow their business they now have to borrow money just to fund their own sales ledgers. In other words their customers. When you no longer control your debtors the cost of financing your company's cash flow is at the mercy of those very same debtors. If a business wishes to survive and prosper in today's economic environment it must pay close attention to all the factors which affect and takes care of its cash flow. Managing Credit and Collecting Money on time every time therefore are the 2 most important and vital factors which decide the fate of any business. This book Professional Debt Collection Skills would essentially help you do just that by covering the necessities in credit and cash flow management right from how bad debt occurs with methods to prevent the same through the steps of an effective collection call both on phone and face to face with emphasis on the importance of documentation reports procedures for systematic follow up including series of email letters and general tips for chasing your money too by encouraging proactive methods. From all of these objectives you will notice that the primary objective of your collection effort is to bring the account current and at the same time to keep the account as a customer. Harassment by mail in person or on telephone is generally not advisable and successful in collecting money or in retaining the account. But by applying the proven techniques and preventive measures covered in this book you can look forward to greater success in reducing your outstanding payments while yet retaining your customer together with the added benefit of staying professional while also enjoying a pleasant personal and rewarding experience. At the end you would have learnt to manage credit using planned preventive measures the most vital part would have learnt to develop a complete systematic collection program gained confidence in collecting money and have acquired several new ideas for immediate use including taking back an Action Plan which can be put to immediate practice.

Tolley's Effective Credit Control LexisNexis Butterworth, **Debt Recovery Handbook** MARTIN. DALY, 2017 *Credit Control and debt collection* Patrick R. A. Kirkman, 1974 **"Your Cheque is in the Post--"** Trevor Gardener, 1990

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