



**RESTORE CCT**

Credit as a System.

## **Credit Manager Workshop: Credit Strategy, Risk Control & Business Impact**

*Credit sits at the centre of cash flow, risk, and business sustainability, yet it is often managed operationally. This workshop equips credit managers to step into a strategic role, driving business outcomes through structured credit strategy, risk control, and leadership.*

### **Designed for:**

- Credit managers
- Senior supervisors stepping into management
- Business owners responsible for credit decisions
- Finance leaders overseeing credit functions

### **Structure:**

Each module = 2-day session

Each module = practical application + real-world scenarios

### **Module Breakdown:**

#### **1. Credit as a Business Driver**

**Outcome:** Position credit as a contributor to business success.

**Practical:** Analyse a business scenario to identify how credit decisions impact turnover, profit, and cash flow, and reposition credit as a driver of business performance

**Mind shift:** “From managing debt” to “driving business outcomes”

- The relationship between turnover, profit, and cash flow
- Why credit sits at the centre of this system
- Moving from operational to strategic thinking
- The true cost of poor credit decisions
- Cost of Credit & Department Profitability
- Bad Debts & Credit Notes (Impact on Profit)

#### **2. Credit Risk Strategy & Policy Design**

**Outcome:** Build a structured, scalable approach to risk

**Practical:** Review and refine a credit policy framework based on real business scenarios  
**Mind Shift:** “From assessing risk case-by-case” to “managing risk through structured strategy”

- Designing effective credit policies
- Balancing growth vs risk
- Setting credit limits and terms strategically
- Ensuring consistency in decision-making
- Credit Insurance
- Financial Statements & Ratios

### 3. The Risk Concentration Map

**Outcome:** Identify and manage where the business is most exposed

**Practical:** Map customer exposure to identify concentration risks and priority areas

**Mind Shift:** “From all customers carry equal weight” to “some risks matter more than others”

- Understanding risk concentration
- Identifying high-impact customers
- Prioritising risk management efforts
- Reducing dependency on key accounts

### 4. Cash Flow Systems & Forecasting

**Outcome:** Improve predictability and control of cash flow

**Practical:** Build a simple, practical cash flow forecast linked to collections

**Mind Shift:** “From cash flow is finance’s responsibility” to “credit directly influences cash flow outcomes”

- Building a practical cash flow forecast
- Linking collections to cash planning
- Identifying gaps before they become problems
- Moving from reactive to proactive cash management
- Cash Conversion Cycle

### 5. Credit as a System (Cross-Department Alignment)

**Outcome:** Align the business to improve cash flow

**Practical:** Identify breakdowns across sales, operations, and finance and define corrective actions

**Mind Shift:** “From cash flow sits in credit” to “cash flow is a cross-functional responsibility”

- Sales, operations, and finance interdependencies
- Where breakdowns typically occur
- Creating accountability across departments
- Driving collaboration without conflict

### 6. Stakeholder Management & Influence

**Outcome:** Gain buy-in and drive decisions at leadership level

**Practical:** Work through real scenarios requiring influence without authority

**Mind Shift:** “From I present information” to “I influence decisions”

- Engaging EXCO / senior management
- Communicating risk effectively
- Influencing without authority
- Handling pressure from sales teams

## 7. Legal Framework & Decision-Making

**Outcome:** Make informed, confident credit decisions

**Practical:** Evaluate case scenarios to determine appropriate legal and commercial actions

**Mind Shift:** “From avoid legal complexity” to “use legal knowledge to support confident decisions”

- Understanding legal considerations (high-level)
- When to take action vs when to hold
- Managing escalations and legal processes
- Protecting the business while maintaining relationships
- Practical Application of Securities
- Business Law
- National Credit Act (NCA) – Where it does and does not apply
- Business Rescue
- Liquidations / Insolvency

## 8. Building a High-Performance Credit Function

**Outcome:** Create a sustainable, results-driven credit team

**Practical:** Design a basic team structure and performance framework

**Mind Shift:** “From managing people” to “building a performance system”

- Structuring the credit department
- Defining roles and accountability
- Performance management systems
- Continuous improvement
- Budgets & Provisions

## 9. Leadership, Boundaries & Authority

**Outcome:** Lead with clarity and confidence

**Practical:** Reflect on leadership challenges and define personal boundaries and decision frameworks

**Mind Shift:** “From carrying responsibility alone” to “leading with clarity, boundaries, and authority”

- Setting boundaries without damaging relationships
- Leading without overextending yourself
- Decision ownership

- Moving from “responsible one” to “clear leader”

### **Workshop Outcomes**

By the end of this workshop, delegates will:

- Position credit as a strategic function that supports growth, profitability, and cash flow
- Develop and implement structured credit risk strategies aligned to business objectives
- Identify and manage risk concentration to reduce exposure and improve stability
- Build practical cash flow forecasting models to improve visibility and decision-making
- Align credit with sales, finance, and operations to improve overall business performance
- Influence stakeholders and senior management to support sound credit decisions
- Apply legal and commercial judgment in complex credit situations
- Build and lead a high-performing credit function with clear accountability
- Lead with confidence, boundaries, and authority in a high-pressure environment

### **Pricing:**

R1,650 per module (2-day session)

Discount available for full workshop enrolment

Corporate/group pricing available on request

### **Contact:**

Susan Basson

Cell: +27 84-913-2727

Email: susanb@restorecct.co.za