



**RESTORE CCT**

Credit as a System.

# Debtors Clerk Workshop: Practical Credit Foundations

*Designed to bridge the gap between credit theory and real-world job performance.*

This workshop equips delegates with the practical skills required to perform effectively in a real credit environment. It focuses on accuracy, discipline, and understanding how daily actions impact cash flow.

## **Designed for:**

- New debtors' clerks
- Admin staff moving into credit roles
- Companies wanting to strengthen foundational credit processes

## **Structure:**

Each module = 2-day session

Each module = practical application + real-world scenarios

## **Module Breakdown:**

### **1. Understanding the Credit Environment**

**Outcome:** Understand how this role impacts the business

**Practical:** Map the credit process to identify how each step impacts cash flow and customer payment

**Mindset Shift:** "From I capture data" to "I protect cash flow"

- How a business makes money (Turnover → Profit → Cash Flow)
- Where credit fits into the bigger picture
- Why poor processes create cash flow problems
- The role of a debtor's clerk in protecting the business
- Trade vs Banking vs Consumer Credit

### **2. Customer Onboarding & Documentation**

**Outcome:** Get it right before the risk starts

**Practical:** Analyse credit applications to identify risks, missing information, and set up errors

**Mindset Shift:** “From I capture customer information” to “I identify risk before it enters the business”

- What documents are required (and why they matter)
- Reading credit applications properly
- Identifying missing or risky information
- Setting up accounts correctly on the system
- Sources of Information (Credit Bureau, Trade References etc.)

### 3. Invoicing Accuracy & Process Flow

**Outcome:** Eliminate errors that delay payment

**Practical:** Spot and fix invoice errors

**Mindset Shift:** “From I generate invoices” to “I ensure invoices are accurate to protect cash flow”

- The full order-to-invoice process
- Common invoicing mistakes and their consequences
- Supporting documents (PODs, statements, etc.)
- How errors turn into disputes and delayed cash
- VAT

### 4. Credit Terms & Basic Risk Awareness

**Outcome:** Understand what credit terms mean

**Practical:** Analyse credit terms and customer payment behaviour to identify potential risk and when escalation is required

**Mindset Shift:** “From it’s just terms” to “this is risk exposure”

- What credit terms really mean (not just days)
- Payment behaviour vs agreed terms
- Early warning signs of risk
- When to escalate concerns

### 5. Allocations, Reconciliations & Query Handling

**Outcome:** Keep accounts clean and actionable

**Practical:** Work through a full reconciliation example

**Mindset Shift:** “From I allocate and reconcile transactions” to “I ensure accounts are accurate, clear, and ready for action”

- How to allocate payments correctly
- Reconciling customer accounts step-by-step
- Identifying discrepancies
- Managing and resolving queries efficiently
- Cash Book Balancing

## 6. Introduction to Collections

**Outcome:** Prepare for effective collections

**Practical:** Prepare for a collection interaction by gathering key account information and identifying risks

**Mindset Shift:** “From I follow up on accounts” to “I prepare to influence payment outcomes”

- Why collections fail before the call is made
- Understanding customer payment behaviour
- What information is needed before contacting a customer
- The basics of structured follow-ups

## 7. Systems, Discipline & Daily Controls

**Outcome:** Build habits that protect cash flow

**Practical:** Build a daily workflow checklist

**Mindset Shift:** “From I stay busy” to “I work in a structured way that delivers results”

- Daily, weekly, and monthly control routines
- Prioritising work using age analysis
- Managing workload effectively
- Avoiding backlog and “firefighting”

## Workshop Outcomes

By the end of this workshop, delegates will:

- Perform core credit functions with accuracy, discipline, and confidence
- Reduce delays in cash collection by improving process accuracy and documentation
- Identify early risk indicators and escalate concerns appropriately
- Maintain clean, actionable accounts through effective allocations and reconciliations
- Support consistent and structured collection efforts
- Understand their role in protecting cash flow and contributing to business performance

### Pricing:

R1,250 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](mailto:susanb@restorecct.co.za)