

# CREDIT MANAGEMENT SERVICES

Cash flow remains the life blood of all businesses. The timely collection of your receivables ensures that you have the capital to grow your business.

By the time a debt is referred to KPR for collection, generally 90+ days has passed since the creation of the debt. In some cases, it can be many months more.

The longer a debt remains outstanding, the harder it is to collect. The graph to the right shows the collectability of a debt relative to it's age.

The collections process starts at your credit application (terms and conditions, director guarantees etc) to invoicing (the correct entity) to your follow up of those invoices.

A robust credit management strategy ensures that you maintain control of your cash flow, and limit the amount of "bad debts" that you need to outsource for escalated collection efforts.

Credit Managers are regularly sought after to provide the technical expertise to balance the relationship between your customers, your sales force and your business goals. An effective Credit Manager also sorts genuine disputes from those customers who simply do not have the capacity to pay. As such, many businesses cannot afford to employ a Credit Manager full time for this purpose.

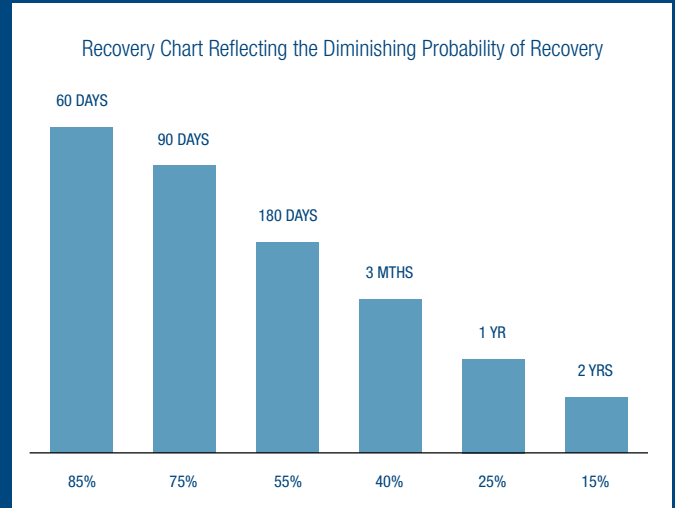
KPR can assist you in your credit management needs by:

- a/** reviewing your existing practices, inclusive of your credit application:
- b/** reviewing your financial accounting system and it's ability to track your customers receivables;
- c/** your existing practices of following up your receivables (letter content, frequency of contact etc)

KPR, upon the results of this review and if necessary, can offer to you an efficient, cost-effective tailor-made solution and the resources to undertake this function on your behalf from our offices.

You receive a fully functional credit management facility without the full-time cost to your business.

Our system allows the ease of then escalating those troublesome debts to KPR for follow up after the critical first 90 days has passed from the inception of the debt.



**P**rofessionalism  
**R**eliability  
**I**nformative  
**D**ependability  
**E**conomical

Your business' success is KPR's success.

If you are interested in reviewing your current Credit Management practices, please contact your local KPR representative to discuss.

[www.kpr.com.au](http://www.kpr.com.au)



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