



## Credit Consulting

Unpaid invoices can seriously impact cash flow in any business. Beyond the costs associated with the collection of debts, in both time and money, they represent funds that are unavailable for use in growing your business. Further, the longer that receivables remain outstanding, the lower the likelihood of them turning into funds at all.

Our team of specialist advisers provide service-driven advice on how to reduce the risks presented to your business every day. They work with you to understand the unique needs of your business and in turn identify the strategies or solutions most suitable.

## Our offering

### Credit consulting



We will first analyse the effectiveness of your credit strategy, drawing on your management and financial reports, policies and procedures, to answer:

1. Are you carrying too great a debt?
2. Do you have a credit policy in place?
3. Are you using standardised debt collection letters?
4. Are you distributing to your clients electronically?
5. Do you perform Credit Checks or Trade References?
6. Do you have upfront engagement agreements with your clients?
7. Are you invoicing on completion of your work?

We will then provide you with a selection of viable solutions for both improved cash flow and minimised loss. These solutions address risk areas, credit terms, credit agreements and collection methods, and often include the introduction of an up-front payment system and the adjustment of company reports.

### Debt collection



Our experienced team of Credit Controllers and Managers who have a wide footprint throughout Australia and New Zealand, will tailor a collection method suited to your business and clients. For us, collections are centred around retaining the client and ensuring a win-win solution for both parties. Our services will include, but are not limited to; letters, phone calls, legals and external debt collection if and when required.

### Collection training and policy development



We will empower your staff members with on-going education and training covering the importance of a proactive debt collection strategy, the process for preventing overdue accounts and bad debts, the engagement of any debt collection or legal teams, your credit documents and terms of trade.

A professional credit policy will also be crafted by our trusted team of advisers, tailored to the specific needs of your business.

## About Crowe Horwath

At Crowe Horwath, we are focused on meeting the needs of businesses and the individuals within them through a collaborative approach to financial services. In conjunction with our parent company, Findex, we pride ourselves on an integrated service offering, giving you the peace of mind that comes with knowing your financial and lifestyle goals and objectives are our focus.

With over 110 offices throughout Australia and New Zealand, our vast geographical footprint provides you with direct access to over 3,000 expert advisers and professionals. Located in most regional, rural and metropolitan areas, we are well positioned to assist you in building your wealth and better managing your financial future.

## Contact us

We welcome the opportunity to help you find solutions to your challenges, explore opportunities to maximise your profitability and minimise any of your financial concerns.

### Talk to us

Call us on our free phone number 1300 856 065. This number will transfer you to your closest office, where we will be happy to connect you with the best person to assist you.

### Visit our website

We have a range of tools and ideas to help businesses, as well as specific information about our services and people.

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

While all reasonable care is taken in the preparation of the material in this document, to the extent allowed by legislation Findex Group Limited (Findex) accept no liability whatsoever for reliance on it. All opinions, conclusions, forecasts or recommendations are reasonably held at the time of compilation but are subject to change without notice. Findex assumes no obligation to update this presentation after it has been issued.

The information is of a general nature only and does not take into account your objectives, financial situation or needs. You should consider whether the information is suitable for you and your personal circumstances. Before you make any decisions in relations to a financial product, you should obtain and read the relevant product disclosure statement.

You should seek professional advice before acting on any material.

Crowe Horwath (Aust) Pty Ltd with ABN, 84 006 466 351 is owned by Findex Group Limited. Crowe Horwath (Aust) Pty Ltd is a member of Crowe Horwath International, a Swiss verein. Each member firm of Crowe Horwath is a separate and independent legal entity. Crowe Horwath (Aust) Pty Ltd and its affiliates are not responsible or liable for any acts or omissions of Crowe Horwath or any other member of Crowe Horwath and specifically disclaim any and all responsibility or liability for acts or omissions of Crowe Horwath or any other Crowe Horwath member.

Liability limited by a scheme approved under Professional Standards Legislation. Liability limited other than for the acts or omissions of financial services licensees.

May 2018