



Training and Interventions

MANAGING CREDIT FOR PROFIT IN 2017 AND BEYOND

Corporate Rebels **Sails** the 7 “C’s” of Credit



We design and present competency based training and workshop programs. Credit Management, Compliance and Debt Recovery are our specialities. Our interventions are performance oriented and directly linked to your business' strategic goals and direction.

Corporate Rebels open the **Windows** on Microsoft



We have re-designed the training and manuals for MS Office to enhance your efficiency with Word, Powerpoint, Excel and the rest of the MS Office suite. Come train with us and experience the power hidden in your computer and using the MS suite.

Corporate Rebels soften the **Skills** in the workplace



We have found out that Soft Skills gives you the Hard Edge in the workplace. Be the one to stand out in the crowd, harness and upgrade your business skills. Enhance your skills such as communication, business writing and presentations.

Corporate Rebels **Connect** the employee and the employer



We provide recruitment solutions, matching the needs of our clients with the abilities and skills of our candidates, thus reducing the time and recruitment cost. Send us your CV or Job Spec and leave it up to us to do the matching.

We **Customise** our Interventions



Look at all our training and interventions - not only the content, but also the application and exercises - then call us to discuss your needs and arrange dates with you and your staff.

We are willing and able to change our programs and content to make it more applicable to your own business needs. Training is done at **your** offices. If more convenient for your staff and management, come and enjoy the training at our Training venue in Horison, Roodepoort.

Group sizes: minimum 6 and maximum 20 - ideal is 16. Businesses are advised to book well in advance as delegates numbers are limited to ensure full interaction and to allow time for interactive case studies. Delegates are welcome to bring challenges they experience to our training and workshops - time dependent - the facilitators and trainers will endeavour to answers questions on these challenges.

Corporate Rebels

www.rebels.co.za info@rebels.co.za

Phone: 011 760 4106 to discuss your needs.

Federation - Credit Management

endorsed by the:



South Africa

“Not any one person have all the “wealth of knowledge”. We have to share the little we each have with others. Once we all have the know-how, we can build on our experience levels and the outcome would result in “Profitable Credit Management”

General

Our objectives are to enhance the knowledge of staff and ensure success in credit risk, profitability, cash flow management, compliance and the collection process. It is important to note that this also aids the business to curb the vicarious liability they have to train management and staff, all in all, providing a total solution to the business.

Corporate Rebels deliver the training and educational programs in face to face workshops and distance learning. We implement the following steps in a process to guide your workforce's skill development and training needs:

Analysis - the first step is to determine what employee performance is needed to achieve clearly defined goals. We work with you to assess exactly what challenges your company may be facing and identify the causes and barriers to close the performance gap. Learning objectives and performance outcomes are agreed upon and drive the design for the training solution.

Design - to ensure all facets are included.

Development - we will develop a customised, cost-effective approach to address your challenges, while working effectively with in-house personnel to design performance-based programs and workshops.

Validation - test the prototype and pilot a new solution.

Implementation - we will work closely with your organisation to ensure that the support of learning and application of new skills are in place throughout the entire process; whether it is implementing your training program or providing you with consulting services.

Measuring impact - we can assist you with the evaluation process for measuring performance improvement and developing strategies to keep the skills active and up to date.

Legislation impacting on Credit Management

- **National Credit Act** - a 1 day workshop - R 2,950 ex VAT per delegate.

We have developed this workshop to give delegates a working understanding of the National Credit Act (NCA). Important to note that this training is compulsory in terms of section 163 of the NCA. Some of the important issues that will be dealt with is sections 127 to 130 of the NCA in enforcing the debt. The other important issue is the type and value of claims one has against a debtor, which we find in sections 101 and 102 of the NCA. Prescription and the cap on charges [sec 103 (5)] will also be dealt with.

- **Consumer Protection Act** - 1 day workshop - R 2,450 ex VAT per delegate.

We have developed this workshop to give delegates a working understanding of the Consumer Protection Act (CPA). Special emphasis will be placed on sec 40 of the CPA as this directly relates to the negotiation and recovery of debt.

- **Protection of Personal Information Act** - 1 day workshop - R 2,450 ex VAT per delegate.

We have developed this workshop to give delegates a working understanding of PoPIA. Special emphasis will be placed on the "data responsible person" and the "data processor" as these two play a vital role in holding personal information on clients and debtors.

- **Companies Act** - 1 day workshop - R 2,450 ex VAT per delegate.

We developed this workshop to give delegates a working understanding of the changes to the Companies Act. Delegates will be guided as to the new "forms" of legal entities and also be introduced to the role of the "rescue practitioner" The changes to the capital structures of companies, which in turn could reflect on the collections procedures to be followed, will also be addressed.

Legislation impacting on Credit Management - *continued*

- **Prescription Act** - 1 day workshop - R 2,050 ex VAT per delegate.

We have developed this workshop to give delegates a working understanding of the Prescription Act.

- **Debt Collectors Act and Code of Conduct** - 1 day workshop - R 2,050 ex VAT per delegate.

The workshop is a “must” for ALL new debt collectors and business owners. We will cover and concentrate on practical issues that govern the Debt Collector and are of the utmost importance both to the business and individuals who are registered with the Council for Debt Collectors. Being vicariously liable for the actions of your agents and collectors could lead to a charge of improper conduct in the disciplinary process - you should know how to prevent this.

- **Debt Collectors Fees and Expenses** - 1 day workshop - R 2,050 ex VAT per delegate.

The Fees and Expenses that Debt Collectors may charge debtors (section 19) are contained in Annex B of the Regulations. These fees and expenses change and one must keep track of the changes to avoid losing money. Section 101 of the National Credit Act, as well as section 60 of the Magistrates’ Courts Act, governs the fees and expenses that may be levied against a debtor. These fees have changed as well as the Rules and Certificates for the Trust Account (section 20). This workshop will aid the debt collection agency and its staff to ensure compliance with the new changes published, maximising the fees and expenses allowed in terms of Annex B of the Debt Collectors Act and, minimising the cost of the yearly audit of the Trust Account.

- **The Debt Collector’s Code of Conduct** - 1 day workshop - R 2,050 ex VAT per delegate..

This workshop covers all aspects of section 15 of the Debt Collectors Act - from the investigation stage of a complaint against you and/or your Agency up and until the Disciplinary Hearing and sentencing. The workshop will include sentencing procedures by the Council of Debt Collectors. Bonus: the workshop will be practical, using cases heard by the Council, thus ensuring that your Agency is on-top of the Disciplinary Procedures and your rights entrenched in the Promotion of Administrative Justice Act 3/2000 (PAJA) are known to you.

Credit Management - *Business to Business (B2B)*

Businesses do business with one another on credit terms and find it difficult to cope with the stressed times they find themselves in! Does it sound familiar to you? Then this 2 day program for B2B credit Staff and Management is just the medicine you need.

- **Accounts Receivable Management (ARM)** - 2 day program — request a quote.

The outcomes of this workshop:

- The Purpose of the Credit Function and its Partnerships
- Situational Analysis of the Credit Environment
- Processes
- The Policies and People in the Credit Function
- Legislation is an important aspect of ARM
- Collections and Enforcement is an important part of ARM
- Altitude depends on Attitude
- Returns and Profits
- Implementation and Strategic Change Management.

Recoveries and Collections

- **The Internal Audit on Recoveries** - 1 day workshop - R 2,350 ex VAT per delegate.

In order to help businesses, in the Credit Industry space, we have put together a workshop to enable you to understand the legal and risk compliance issues and adjust your actions and business model according to the risks you face. We aim to provide a working understanding of a number of Acts and their impact on recoveries.

- **The SLA with an EDC (External Debt Collector)** - 1 day workshop - R 2,350 ex VAT per delegate.

The workshop will cover and concentrate on practical issues that govern the Service Level Agreement between the Credit Provider and an EDC. The National Credit Act, the Consumer Protection Act and the Debt Collectors Act, all play a role and has an effect on the mandate given by a Credit Provider to an EDC. This workshop is designed to address issues that have changed the “rules of play” as we used to know it.

- **Help - I am new in the Collections Call Centre** - 1 day workshop - R 1,350 ex VAT per delegate.

A first step into a collections call centre environment for new agents is daunting. First thoughts normally are: can I deliver with assertiveness, confidence and knowledge, calls based on facts. A healthy collections environment normally calls for high energy levels and motivated individuals who are focused and disciplined, that is scary for the “new-comers”. The outcomes of this workshop: Plan the debtors call - Make contact with the debtor - Handle objections - Resolve the queries - Negotiate payment - Record the conversation.

- **Active Telephone Collections** - 2 day workshop - R 2,950 ex VAT per delegate.

Dynamic, vigorous and energetic is what every healthy call centre environment strives for. With our “Active Telephone Collections” workshop we help take your agents to the next level by building relationships with consumers as they are our potential future clients, creating a culture of making payment and preventing any defences. The outcomes of this workshop: Breaking old habits - Sales and Service approach - Negotiating and using persuasion - Selling the benefits for making payment - Handle objections - Listening Actively - Asking the right questions - Positive verbalisation - Understanding Legislation and Regulations.

- **Energise your Collections Team** - 1 day workshop - R 2,350 ex VAT per delegate.

We have developed this workshop to give energy to your collections Team. This course is a “must do” if you see that the energy levels are dropping - remember “burn-out” is your most feared enemy in a collections centre. Break out have some fun and energise the Team.

- **Connect Communicate Collect** - 1 day workshop - R 2,350 ex VAT per delegate.

We would like to listen to a sample of your agents calls and then build a one day workshop around “asking the right question at the right time” and “are we hearing or listening”. The day is spent on which questions to ask with different objections and how to listen actively for the hidden words. This will empower a culture of effective communication and open the pathway to really get to understand our consumers needs. Understanding the consumers needs will help identify which proposal will be best when negotiation or when to let the consumer go.

Microsoft - *Windows to the World*



We are a Registered Member of the Microsoft Partner Program, which is recognised internationally and ensures quality delivery of training solutions to its clients. In today's competitive work environment, it is of crucial importance to ensure that we are competent when it comes to computer skills. Employers recognise that candidates skilled in this area will enhance performance and increase productivity, but they seldom have the time or necessary skills to train new staff.

Even high school graduates have no guarantee that they will be able to enter the marketplace with only their grade 12 certificate, as most advertised jobs require computer skills. For any candidate looking for that 'perfect' job, listing computer programs like MS Word, MS Excel and Outlook immediately moves your CV to the top. If our skilled trainers confirm these skills, this can accelerate the process. If you just need to brush up on your skills, or need a 'black belt' in any of the MS Office packages, we can help.

METHODOLOGY - The courses are comprehensive and are given on a practical "hands-on" basis. Each particular topic is explained, which is then demonstrated by making use of a Multimedia presentation. Delegates participate orally during the course, and are required to complete exercises relevant to each topic. Exercises are checked and assessed by the Facilitator on completion of each exercise.

MATERIAL - A comprehensive training/reference manual is supplied to each delegate attending a course.

CERTIFICATES - Certificates of Completion or Attendance for workshops are issued to delegates who have completed a course.

BACK-UP SUPPORT - Free telephonic support is offered to delegates who have attended a training course - limited to that specific course content.

We also have **"WINGS"** *Give us a call and we will "pack" our laptops and send a qualified Trainer with it to your site.*

1 day Courses - fee R 1,300 ex VAT per delegate

- Introduction to PC's & Basics of Windows
- Windows Operating System
- Microsoft Outlook Basic/Intermediate
- Microsoft Outlook Advanced
- Microsoft Word Advanced

1 day Courses - fee R 1,380 ex VAT per delegate

- Excel Dynamic Formulas and Functions
- Macros for Excel
- Maximising PivotTable Reports

2 day Courses - fee = R 2,550 ex VAT per delegate

- Microsoft Word Basic/Intermediate

2 day Courses - fee = R 2,575 ex VAT per delegate

- Microsoft Excel Basic/Intermediate

2 day Courses - fee = R 2,650 ex VAT per delegate

- Microsoft Excel Advanced

2 day Courses - fee = R 2,900 ex VAT per delegate

- Microsoft Access Basic/Intermediate
- Microsoft Publisher Basic/Intermediate
- Microsoft Project Basic/Intermediate
- Microsoft Visio Basic/Intermediate

- Microsoft PowerPoint Basic/Intermediate

- Microsoft PowerPoint Basic/Intermediate

2 day Courses - fee = R 3,000 ex VAT per delegate

- Visual Basic for Excel Basic/Intermediate

2 day Courses - fee = R 3,090 ex VAT per delegate

- Microsoft PowerPoint Advanced

Business Skills Workshops

We custom design workshops for any required skills development to cater for your specific and unique needs. Fees per delegate per day per workshop is R 2,650 plus VAT - minimum **6** maximum **16** delegates per workshop. Should any of the training have to take place at a venue other than Corporate Rebels Training Centre then traveling and accommodation will be charged for.



E.I.

- *Emotional Intelligence and Personal Mastery*

GETTING YOUR MESSAGE ACROSS

- *Presentation Skills* - Present with passion and persuasion
- *Train-the-Trainer* - Interactive Workshops enabling facilitating skills
- *Negotiation Skills* - Choose and use the Best Bargaining Strategy for “Both Gain” Negotiation

EFFECTIVE COMMUNICATION

- *Assertiveness and Managing Differences* - “Yes” to the Person, “No” to the Task – Asserting yourself while maintaining relationships
- *Managing Change* - Make organisation change happen effectively
- *Customer Care and Service* - Understand Customer Relationships and build customer loyalty
- *Communication Skills* - Get the Right Message across, in the Right Way
- *Business writing* - Professional business writing skills : effective emails, text, hard copy, letters
- *Report Writing* - Creating effective, actionable reports

LEADERSHIP SKILLS & TEAM MANAGEMENT

- *Team Building* - Develop effective whole brain thinking teams
- *Goal Setting* - Golden Rules of Goal Setting
- *Building Good Work Relationships* - Improve productivity by improving relationships
- *Time Management & Organisation* - Work Smarter: become exceptionally well organised
- *Stress & Anger Management* - Reduce stress by changing the way you think, control your anger before it controls you
- *Mentoring & Coaching* - Mentoring: an essential leadership skill, Coaching for team performance
- *Delegating & Empowerment* - Successful delegation – the power of other people's help: empowering your team to be independent
- *Managing Cultural Diversity & Gender* - Understand and manage the impact of cross-cultural difference, understand and apply Gender Equality principles.



BUSINESS STRATEGY **Blue Sky and Grey Predators**

Please be warned - this strategy session is not grounded in the realities of the present !

When coaching our clients through a strategy exercise - we use we: "Blue Sky - Grey Predators". We think of totally different strategies to help them achieve success in their businesses. This session must not be confused with the well-known Blue Ocean and Red Sea or TQM (Total Quality Management) exercises, we acknowledge the usefulness of those sessions and would incorporate some of the principles but prefer to go outside the traditional "strategy box" and create anew the vision.

During this creative session there is one very simple rule: Record every idea and negate none. Simple - yet - it surprises everybody. When the delegates get out of their "own way" and pause their "self-limited thinking," the Blue Sky is the limit and Grey Predators soon become insignificant.

We can hatch big ideas during these sessions - or it can be a time when even seemingly positive delegates - the Grey Predators - kill opportunities before they are even born with remarks like: "That won't work" "I hate this or that." Our constant response to these remarks: "Just focus on the exercise, pretend and have fun. There's no right or wrong." Self-doubt and lack of confidence become very evident as the session unfolds, sometimes they play along and then later their "new" attitude kills the Grey Predator.

Delegates who really engage in this creative process win, because the Blue Sky - Grey Predators session is simple and it works. The good news is that delegates are put in a particularly good position to come up with creative and new strategies - the Blue Sky. But they have to stop thinking about themselves - the Grey Predators - and think about what value they can create for a new or old target market. Why? Because your compensation is in direct proportion to the value you offer. Most businessmen have been told to craft unique value statements or propositions to explain their business output as a way to sell it. These statements are unfortunately all about the business and the business process, we all have rarely read a value proposition/statement where we didn't cringe and say: "Oh, please ~ not one of those again"

If you want to market your business - ultimately it's not about the business - it has to be about the unique value you offer to a specific target market. The other good news is that you are free to create this value and assert it any which way you please, kind of like you do when you make art. Most companies focus on matching and beating their rivals and use one or both the following strategies: The Blue Ocean strategy - which is only a paradigm-shifting look at building your business: "Don't compete with rivals, make them irrelevant." The Red Ocean strategy is only the story of rivals fighting and competing head-on in a shrinking profit pool. As a result, their strategies tend to take on similar dimensions. What ensues is head-to-head competition based largely on incremental improvements in cost, quality, or both.

Our "Blue Sky - Grey Predator" session shows that innovative companies break free from the competitive pack by staking out fundamentally new market space - that is: creating products or services for which there are no direct competitors and eliminate the staff with negative thoughts (the Grey predators). This path to value innovation requires a different mind-set and a systematic way of looking for opportunities, instead of looking within the conventional boundaries, that define how an industry competes, we look methodically across them. By doing so, we find unoccupied territory that represents real value innovation; powerful insights can thus be derived from looking at familiar data from a new perspective. Similarly value innovation opportunities can be discovered by looking across strategic groups within an industry; across buyer groups; across complementary product and service offerings; across the functional-emotional orientation of an industry; and even across time.

We focus in our session on what factors, or acts, exercise a disproportionately positive influence on breaking the status quo, on getting the maximum bang out of each buck of resources, on motivating employees to aggressively move forward with change, and on knocking down political roadblocks that often trip up even the best strategies. By focusing on points of disproportionate influence, leaders are able to break the performance and cost trade-off and topple the four hurdles that block a leap in performance fast

and at low cost. The four hurdles are: the cognitive hurdle that blinds employees from seeing that radical change is necessary; the resource hurdle that is endemic in firms today; the motivational hurdle that discourages and demoralises staff; and the political hurdle of internal and external resistance to change.

The “Blue Sky - Grey Predator” session must be booked well in time to ensure all facilitators are available and the logistical arrangements can be put into place. The cost for the session will depend on the complexity, number of delegates, duration and the chosen venue. Contact us in good time for more details and to reserve your space in this ground breaking session ~ you will never look back at the past again.

Send us an email to: eugene@rebels.co.za and we will set this up for you and your team.
