



National Partners



Credit Toolbox 1 – Fundamentals of Credit 4 CCE points

DATE: Thursday 17<sup>th</sup> May 2018
VENUE: Vincents, Lvl 34 Santos Place, 32 Turbot Street, Brisbane, 4000
TIME: 12:00pm Registration 4:00pm Finish
COST: Members \$175 (Inc. GST) Non-members \$225 (Inc. GST)

In this session we will cover the basic understanding required in the credit arena from the approval of the application form through to the maintenance of the account, along with the identification of a possible doubtful or bad debt.

This course is designed for:

- New credit professionals seeking an introduction
Established credit professionals seeking a refresher
Non - credit professionals seeking to better understand credit

Topics covered in this toolbox include:

- Procedures & Legislation
Legal Entities
The 4 C's – Capacity, Capital, Collateral, Conditions
Collection process
Warning signs

Australian Institute of Credit Management

Register online (+ pay online) at: http://memberhub.aicm.com.au/login.aspx (you need your user name or the email address registered in your membership details) OR

Fill in this form, then email or fax it to us (at the details below)

TAX INVOICE M18QE212

Name Company Date
Address Member Y/N
Dietary Requirements Telephone
Email Please debit my credit card \$
Cardholders Name (Printed) Signature
Security No Expiry Visa/MasterCard/Amex

EFT payment – Commonwealth Bank BSB: 062 104 Account: 1003 9560 (please quote name & event).
Personal details will remain in confidence and in accordance with the Australian Institute of Credit Management's privacy policy

P 1300 560 996 F (02) 9906 5686 E aicm@aicm.com.au W www.aicm.com.au ABN 79 008 455 758

Divisional Partners





**National Partners**



## Speakers Profile – Toni Sawyer

---

With consumer and commercial experience of over 30 years, Toni brings to the AICM's training programs a wealth of academic and professional knowledge enhancing the programs offered.

A widely recognised credit professional and Life Member of the AICM, Toni combines her industry experience obtained in a senior management role when she was National & Group Credit Manager for Ideal Electrical Suppliers. With this industry knowledge Toni came to the AICM Registered Training programs 10 years ago. Her mix of academic and workplace knowledge has enabled her to bring to the table a view from both sides of the credit management spectrum.

Toni has been part of the AICM training team that travelled to Fiji, New Zealand, Manilla and United Emirates. Toni's presentation style for the groups in the programs enables everyone to become involved and participate in discussion, which ensures that the participant leaves with further and better understanding of the subject.

As part of her working life, Toni is an active member of the AICM and is a regular attendee of professional development events, as both a presenter or as a participant, which keeps her knowledge of critical issues up to date. Toni is extremely passionate about sharing her knowledge with the industry especially younger members seeking a comprehensive base for their chosen career.

Toni holds:

- Graduate Diploma in Financial Services
- Diploma of Credit Management
- Cert IV in Financial Services
- Cert IV in Accounting
- TAE40110 Training and Assessment
- Certified Credit Executive
- Justice of the Peace (Qual)
- Life member of AICM