



**KOi +**

Credit Management Audit





## KO<sub>i</sub>+ - Methodology

- Assessment of the quality of the credit management process, based on best practices
- 200 statements on the quality of the credit management process
- Scoring and discussion during guided assessment with the credit management team
- 4 Pillars of a successful credit management
  - Prevention
  - Operation
  - Detection
  - Organizational integration





# KOi+ - scoring

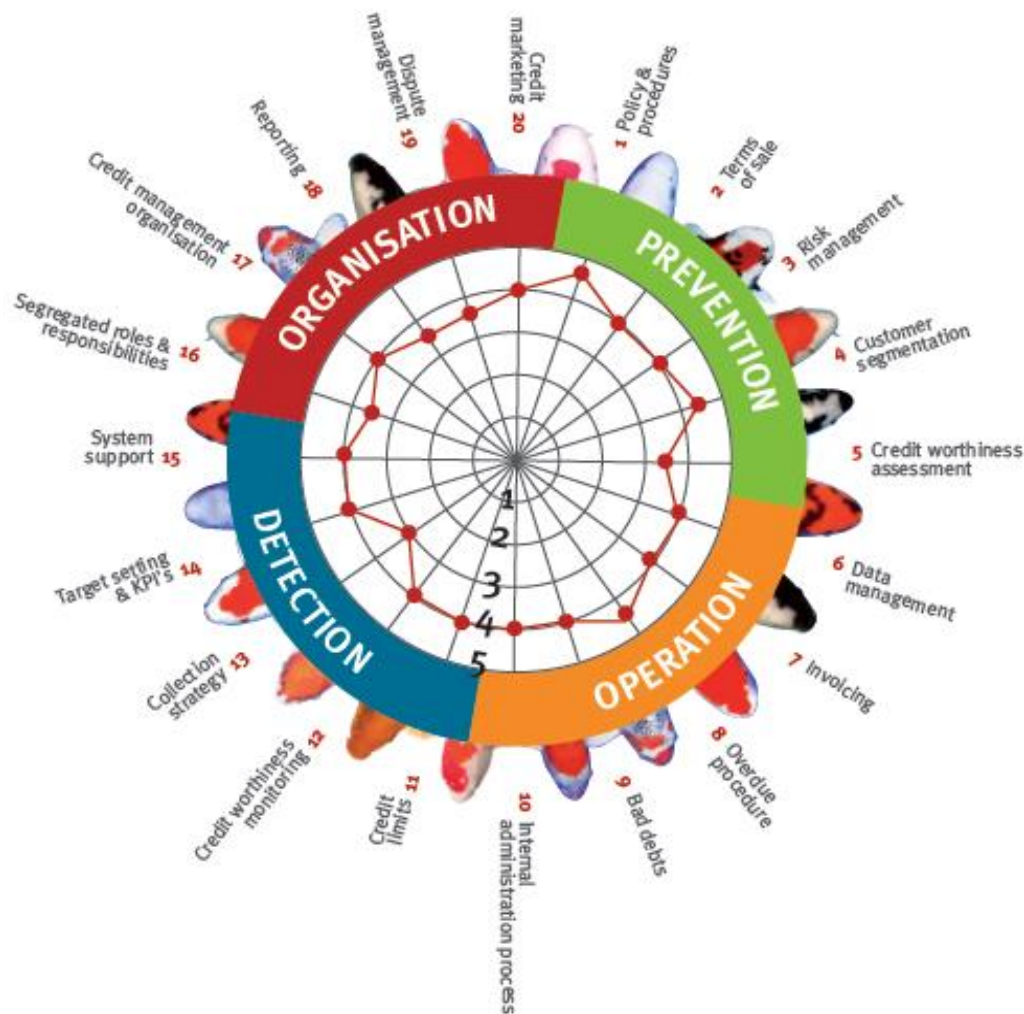
High quality



Low quality



# KOi+ - graphical presentation of results





## KOi+ - Results

- Koi+ report with:
  - ✓ Scores
  - ✓ Strengths
  - ✓ Areas for improvement
  - ✓ Benchmark between group entities
  - ✓ External benchmark
  - ✓ Recommendations
- Meeting to discuss report + action plan
- Evaluation after 6 months based on action plan





# Benefits

- Objective, structured assessment and evaluation of the level of credit management in the entities involved
- Insight in
  - ✓ The attitude towards the procedures
  - ✓ The knowledge of the procedures
  - ✓ The execution of the procedures
  - ✓ Possible difficulties in the process / procedures
  - ✓ Possible missing areas in the procedures
- Clear action plan
- Working towards continuous improvement in credit management





# Bijlage CRiON



## Kerngegevens

-  Gespecialiseerde kredietverzekeringsmakelaar
-  Credit management consultant
-  Opgericht in 1994
-  35 miljoen EUR premievolume
-  800 klanten
-  > 30% marktaandeel
-  18 medewerkers
-  MiFID compliant
-  Member of Aon Credit International (ACI)



## Dienstenportfolio



### Kredietverzekering

- . (K)MO
- . Internationale programma's voor multinationals
- . Politieke risico's



### Financiering

- . Factoring & reverse factoring
- . Bonding



### Consulting

- . Proces- en systeemoptimalisatie
- . Credit management software



### Seminars

- . Credit Management Cyclus
- . In-house opleidingen