



KOi +
Credit Management Assessment





KOi+ - 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

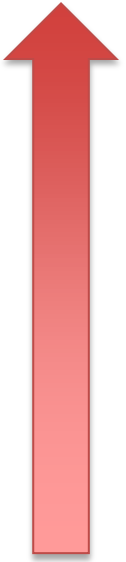
- 4 Pillars of a successful credit management
 - Prevention
 - Operation
 - Detection
 - Organizational integration





KOi+ - scoring

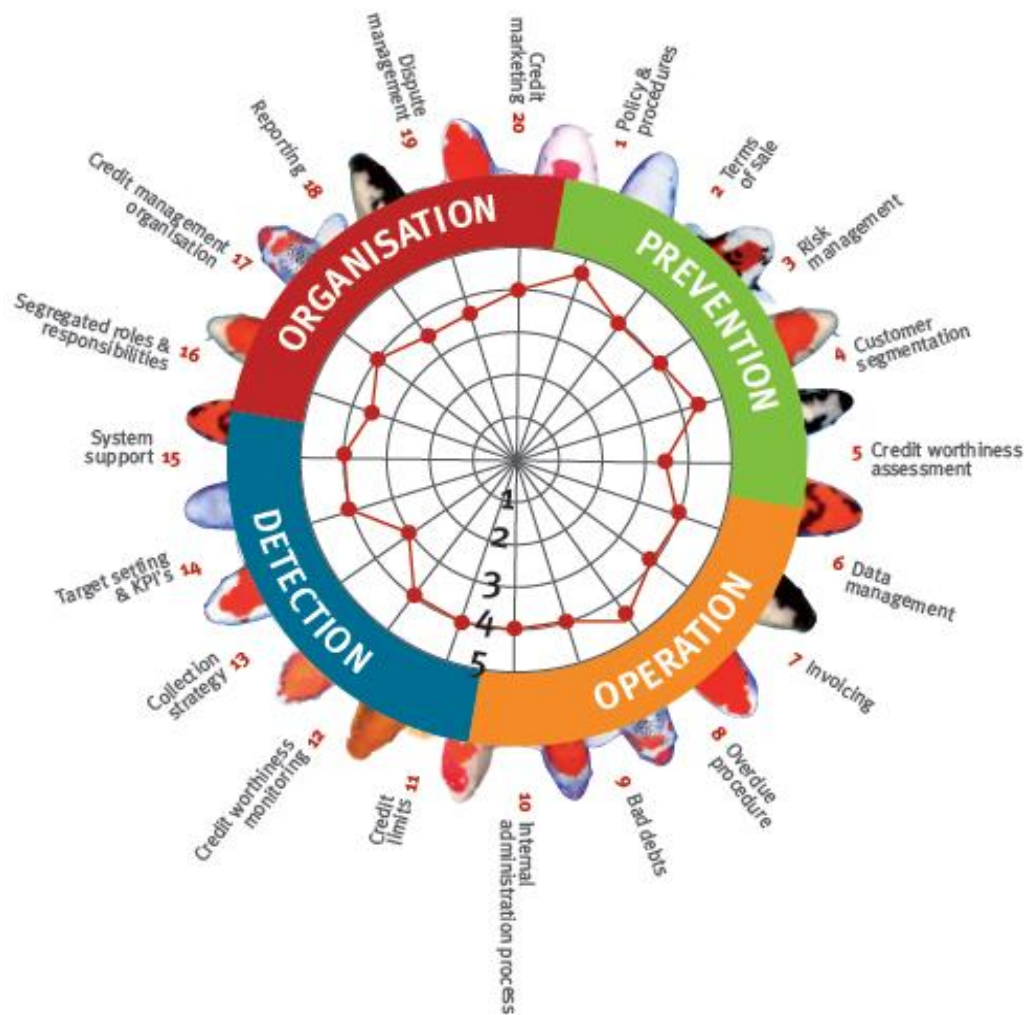
High quality



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

