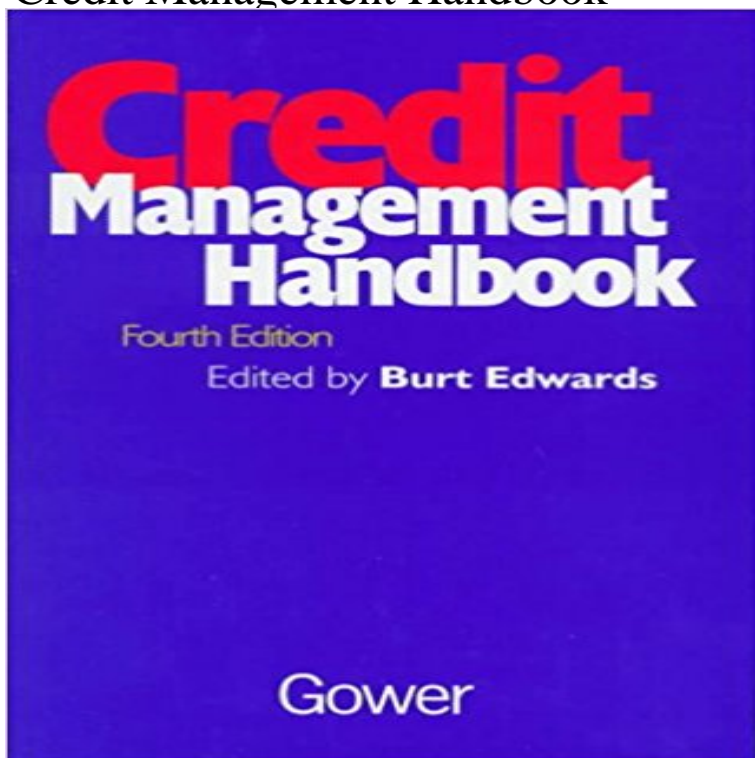


## Credit Management Handbook



Every aspect of credit management is explored in this guide. The key message is that cash flow and profits can be much improved by proper planning, motivation and control, without jeopardizing sales or alienating customers. This edition has been revised to include methods, technology, and legal framework, aimed mainly at small businesses, particularly those that have begun to sell abroad and need to find their way through international terms and expressions. Retail credit for consumers is a changing and increasing field, particularly with the increased importance of credit cards and charge cards. This book aims also to guide sellers through the Consumer Credit Act and related operating methods. Deciding on how much credit to give the customer is covered, as is overcoming excuses when collecting overdue debts, deciding payment terms for foreign customers, and how to use courts for serious debts.

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