## Client risk: TURNOVER vs CASH

How to reconcile salespeople and financiers?



### Involve and empower salespeople

/ Training about client risk

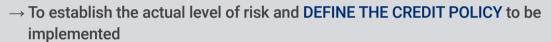
/ Objectives based on PAYMENTS rather than on turnover

01

## **EVALUATE THE SOLVENCY OF THE COMPANY BEFORE THE SALE IS SIGNED**

Trough analysis of the financial situation and:

- / Payement behavior
- / Group context
- / Debts to administrations
- / Anteriority of the company director





02

# SAFEGUARDING THE BUSINESS WITH SOLUTIONS THAT ARE APPROPRIATE TO THE RISKS PROFILES

#### ANTECIPATE THE TERMS OF PAYEMENT

- / Advance payment
- / Shorter payment deadline
- / Less outstanding payment
- / Guarantee from the mother company



### COORDINATE CREDIT POLICY OVER TIME

Inter-departmental meetings

- / Sharing of all customer information (DSO, outstanding payment)
- / Analyse weak signals and antecipate a turn-around
- / Building solutions together

New process: the terms of payment must be part of the negotiation

→ NEW COMMERCIAL LEVER



04



