

CREDIT RISK MANAGEMENT



Badita & Pop



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ABOUT US

The commercial credit management service is the last development direction of the B&P Group, as part of the strategy to diversify the range of efficient business management solutions offered to clients.

Born out of merging the debt collection expertise of the partner attorneys with the experience of the credit management specialists who have joined the team, B&P Solutions aims to support companies in creating, managing and expanding the best client portfolio on the market, by offering complete solutions for commercial credit management, from the moment the order is received, to payment (order-to-cash).

These solutions target small and medium sized companies that lack specialized credit management and debt collection departments, as well as large companies and corporations that wish to outsource these activities, in order to better utilize human and financial resources, by redirecting them towards the core activity.



CREDIT MANAGEMENT

The client portfolio is the most important asset of any company, reflecting both the value of the products and services, as well as the ability to promote and sell them.

A commercial credit, representing the supply of products and services for a deadline payment, is an essential component in building business relationships, and an important instrument for sales growth and business development.

At the same time, aside from the mutual benefits for both parties involved, commercial transactions with a deadline payment may entail a series of risks and costs for the supplier, stemming from the delayed or non-existent fulfillment of contractual obligations by clients.

Daily, thousands of companies become insolvent worldwide, and most of the time they leave behind unpaid debts to their suppliers and creditors, and cause serious financial problems to these (drops in turnover, registering losses, decreased liquidities and ability to carry out their own contractual obligations, extra costs for attracting new financing sources, etc.).



A correct assessment of the risks for delayed payments or unpaid credits, allows suppliers full awareness when carrying out commercial transactions, as well as the possibility to promptly adjust the conditions of allowing commercial credit and debt collection strategies.

SERVICES OFFERED

- **Consultancy for the definition and optimization of credit policies, and the implementation of related procedures;**

- **Implementation of solutions for obtaining information necessary when issuing credits, and integrating it in the company's own system:**
 - Databases with potential clients, selected according to specific criteria
 - Company assessment reports
 - Assessment of the commercial and financial status of the clients
 - Default monitoring of any changes in the commercial and financial status of the portfolio clients
 - Market studies and analyses for economic areas of interest

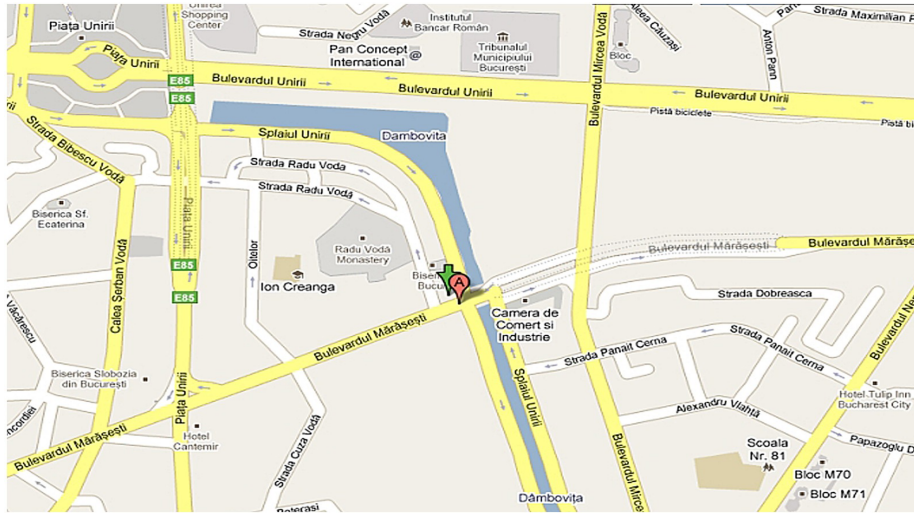
- **Analysis and break-down of the client portfolio, according to the degree of commercial risk:**
 - Assistance in defining the company's own rating system, or in using rating systems provided by specialized agencies
 - Building an algorithm to calculate credit limits for each client, according to qualitative and quantitative criteria

- **Analysis and monitoring of the debt portfolio:**
 - Complete debt management services, from order to payment
 - Assessment of the debt collection chances, according to types of debts (how much is owed, how old the debt is, etc.), and the economic and financial situation of the debtors
 - Recommendation of the best solution for each debtor, in order to maximize the collected amounts (amicable collection, court collection, insolvency, collaboration with factoring agents)

- **Invoice management;**

- **Development and implementation of software solutions for the complete or partial automation of credit management activities;**

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