

COMPANY CREDIT POLICY

PURPOSE

To define the requirements for establishing and maintaining credit lines and payment terms for Progressive Materials customers. This policy also provides alternative payment requirements for accommodating sales to customers who do not qualify for credit with Progressive Materials.

SCOPE

This Policy applies to all sales of Progressive Materials products to customers. All departments within Progressive Materials responsible for the sale, marketing, contract approval, order acceptance; scheduling and shipment of products must adhere to the policy and guidelines below.

POLICY

In order to facilitate the flow of orders and shipment of products, it is Progressive Materials Policy that credit will be extended to all customers who demonstrate both the ability to pay and history of timely payments of debts. Credit limits will be determined by comparing the following averages: customer's working capital, average credit limits granted by trade references and customer credit line needs. The credit department will evaluate all new customers to determine what payment terms and methods will be required and what level of credit will be established.

The credit department will also periodically review and re-evaluate payment terms and credit lines of existing customers to support new customer requirements and to manage risk as financial and business conditions change. In its day-to-day operations, the credit department will consistently adhere to all company policies regarding fair and equitable treatment in customer communications and relations.

RESPONSIBILITY

The credit manager is responsible for managing the credit review and approval process and accounts receivable balance to minimize collection exposure in accordance with the overall corporate operational and financial objectives.

It is the responsibility of the credit department to authorize all communications with the customers regarding credit acceptance status, credit line value, and payment terms and methods.

The credit department will authorize all communications with the customers and determine which financial information is required, and what dollar credit limit will be approved.

Sample Credit Policies Manual

Steven M. Bragg



Sample Credit Policies Manual:

Credit Management Handbook Burt Edwards, 2004 This handbook provides a comprehensive down to earth guide to every aspect of managing credit It guides sellers carefully through the Consumer Credit Act and related operating methods

Credit Risk Management in Ghanaian Commercial Banks Michael Nyarko-Baasi, 2013-03-27 Master s Thesis from the year 2012 in the subject Business economics Investment and Finance grade B Methodist University College Ghana language English abstract This study focused on the challenges of Credit Risk Management in Ghanaian Commercial Banks with the searchlight on the operations of Barclays Bank Ghana BBG Ghana Commercial Bank GCB Zenith Bank Ghana and Merchant Bank Ghana MBG all operating in the Accra Business District The study essentially had the objective of examining the loan application appraisal processes of these banks as well as ascertaining the adequacy of their loan monitoring mechanism In conducting the study the researcher adopted the questionnaire technique as the research instrument to solicit information from both customers and officials of the banks Purposive sampling technique was employed in selecting officials from the banks whose duties centered on Credit Risk Management Random sampling technique also helped the researcher in selecting the sample size for the customers of the banks Findings made uncovered the fact that poor sales and exchange rate losses product substitutes due to trade liberalization and inability to enter into the foreign market and account for a chunk of the loan default cases experienced by the banks It is recommended among others that the Government s information on Venture Capital Trust fund should be made more accessible to the SMEs sectors through official sponsored workshops whilst the capacity and logistics of the Exim Guaranty Limited are strengthened to alleviate the credit requirement headaches of SMEs Conclusions drawn centered on the fact that some banks minimize risk factors in credit management by entering into some covenants with borrowers under which certain figures and ratios are periodically sent to the banks electronically Most banks also dispatch their officials to monitor and evaluate the loan disbursement schedules agreed with the customer to minimize bad debt associated with SMEs Model Policies and Procedures for Not-for-Profit Organizations Edward J.

McMillan, 2008-01-29 What every not for profit must know about accounting tax and reporting requirements In the challenging world of not for profit management executives are held responsible for virtually every aspect of their organization s activities such as legal issues marketing lobbying editorial membership operations budgeting and of course finance For one person to be an authority in every area however is virtually impossible Completely revised and expanded the Fourth Edition of this invaluable tool is useful as a guide to nonprofit accountants financial managers and executives new to the area of financial management Addressing the accounting internal control and office administration issues that confront executives in nonprofit organizations this book Helps professionals develop formal policies in accounting and finance Shows how to strengthen an organization s financial procedures while assuring board members that they are meeting fiduciary responsibilities Provides more than 200 sample policies and forms both in the book and on the accompanying Web site

offering downloadable and customizable versions of those forms Covers major topics including accounting and financial policies office administration policies and internal control and risk reduction policies Contains dozens of new model accounting and financial policies and forms covering Sarbanes Oxley issues codes of ethics identity theft fraud binding arbitrations compensation committees new bank rules fiduciary obligations of board members and many more topics Model Policies and Procedures for Not for Profit Organizations Fourth Edition offers provocative strategies for financial management and serves as a road map to sound fiscal and organizational structure for nonprofit organizations **The Board Member's Playbook** Miriam Carver,Bill Charney,2004-01-30 The Board Member s Playbook written for board members who are either familiar with or new to John Carver s revolutionary Policy Governance model offers real world scenarios that address the challenges that confront boards of all types of organizations Step by step the authors walk readers through a proven problem solving sequence that allows them to find solutions consistent with the values and policies of their organizations Designed to be flexible the book s problem solving methods are applicable to any challenge boards may face

Accounting Control Best Practices Steven M. Bragg,2006-07-06 The only practices worth following are the best practices Accounting Control Best Practices is succinctly described in one word thorough Organizations from manufacturing to hospitals can use this easily understood by everyone from the data entry clerk in accounting to the CFO Melody Troesser Accountant Cole County Residential Services Inc There is no authority on accounting or accounting control best practices like Steven Bragg This guy does the hard stuff he sees the big picture perfectly yet can also get down in the trenches and dig into difficult and complex areas His writing is clear and his explanations are simple and sensible Jack W Boyer CPA MCP Boyer Associates Accountants analysts and system designers will find this an excellent tool Real examples define and demonstrate effective control points while keeping practicality and efficiency in mind A great addition to my library Clint Davies Principal Berry Dunn McNeil Parker A cornucopia of control ideas organized by process and explained in simple terms to ensure quick implementation Richard B Lanza CPA CITP CFE PMP President Cash Recovery Partners LLC Destined to become an essential desktop tool in helping professionals tailor a controls system to the needs of their company Accounting Control Best Practices introduces all of the major accounting and operational processes with hundreds of controls presented in basic intermediate and advanced layers from a basic paper based system to computerized systems to the advanced best practice enhancements in computerized systems **Agribusiness and Rural Enterprise Project Analysis Manual**

Samuel R. Daines,1979 **Handbook of Credit Scoring** Elizabeth Mays,1995-03 Credit scoring is a vital and sometimes misunderstood tool in financial services Evaluates the different systems available Bankers and lenders depend on credit scoring to determine the best credit risks and ensure maximum profit and security from their loan portfolios Handbook of Credit Scoring offers the insights of a select group of experts on credit scoring systems Topics include Scoring Applications Generic and Customized Scoring Models Using consumer credit information Scorecard modelling with continuous vs Classed

variables Basic scorecard Development and Validation Going beyond Credit Score Data mining Scorecard collection strategies project management for Credit Scoring *Handbook of Innovation Policy Impact* Jakob Edler,Paul Cunningham,Abdullah Gök,University of Manchester and Philip Shapira,2016-07-27 Innovation underpins competitiveness is crucial to addressing societal challenges and its support has become a major public policy goal But what really works in innovation policy and why This Handbook compiled by leading experts in the field is the first comprehensive guide to understanding the logic and effects of innovation policies The Handbook develops a conceptualisation and typology of innovation policies presents meta evaluations for 16 key innovation policy instruments and analyses evidence on policy mix For each policy instrument underlying rationales and examples are presented along with a critical analysis of the available impact evidence Providing access to primary sources of impact analysis the book offers an insightful assessment of innovation policy practice and its evaluation **Transforming Microfinance Institutions** Joanna Ledgerwood,Victoria White,2006-08-30 In response to a clear need by low income people to gain access to the full range of financial services including savings a growing number of microfinance NGOs are seeking guidelines to transform from credit focused microfinance organizations to regulated deposit taking financial intermediaries In response to this trend this book presents a practical how to manual for MFIs to develop the capacity to become licensed and regulated to mobilize deposits from the public Transforming Microfinance Institutions provides guidelines for regulators to license and regulate microfinance providers and for transforming MFIs to meet the demands of two major new stakeholders regulators and shareholders As such it focuses on developing the capacity of NGO MFIs to mobilize and intermediate voluntary savings Drawing from worldwide experience it outlines how to manage the transformation process and address major strategic and operational issues inherent in transformation including competitive positioning business planning accessing capital and shareholders and how to transform the MFI s human resources financial management MIS internal controls and branch operations Case studies then provide examples of developing a new regulatory tier for microfinance and how a Ugandan NGO transformed to become a licensed financial intermediary This book will be invaluable to regulators and microfinance NGOs contemplating institutional transformation and will be of tremendous use to donors and technical support agencies supporting MFIs in their transformation **Model Accounting and Financial Policies & Procedures Handbook for Not-for-profit Organizations** Edward J. McMillan,1999 *Teacher's Manual of the New Rational Typewriting* Rupert Pitt So Relle,1926 **Creating and Updating an Employee Policy Manual: Policies for Your Practice** American Dental Association,2016-06-01 This resource helps dental practices develop an office policy manual Includes sample policies forms and worksheets to help craft the perfect policy for your dental employee handbook With 99 sample dental office policies sample dental job descriptions templates for forms worksheets and checklists and explanations of at will employment Also offers information on dental staff training including OSHA and HIPAA **The Credit Monthly** ,1924 [The Banking Law](#)

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Elements of Structured Finance Ann Rutledge,Sylvain Raynes,2010-06-14 For all but the most credit worthy companies it is more efficient to finance large pools of assets that have predictable behavioral characteristics through non standard arrangements These off balance sheet structures allow credit exposures to be tailored to investor risk asset class and an ever increasing diversity of idiosyncratic needs on the part of issuers and investors The discipline that addresses these structures which is called structured finance or securitization is almost twenty years old and has become a ubiquitous element of modern financial management Yet it has not been systematically covered in a textbook designed for both the school and workplace contexts *Elements of Structured Finance* the text version of a program of instruction in structured finance that the authors have offered at universities private training programs and consultancies fills this void spectacularly Raynes and Rutledge two very highly regarded teachers and consultants in the field bring clarity and logic to an inherently complex and frightening area of finance using their extensive experience working with many of the top Wall Street securities houses The book will start with the relatively simple concepts of static valuation models and the benchmark pool and take the reader through the more esoteric features of dynamic risk analysis thus serving as both an excellent introduction for the beginner and an essential reference for the professional In addition to participants in structured finance programs this book will appeal to structured finance analysts and managers at banks asset management companies insurance companies and a wide variety of other corporations *NSF Grant Policy Manual* National Science Foundation (U.S.),1989 **The Weekly**

Underwriter and the Insurance Press ,1929
Energy Administration,1977

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Adopting the Track of Expression: An Emotional Symphony within **Sample Credit Policies Manual**

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