



# CTOS & Corporate Financial Risk Management



Understanding the data points  
and spotting "Red Flags" before  
they become "Bad Debts."





# Day 1: Decoding the CTOS Report & Credit Health

## Module 1: The Ecosystem of Credit Reporting in Malaysia

- The Role of CTOS: Understanding where the data comes from (CCRIS, RAMCI, Registrar of Companies, Litigation).
- Legal Framework: Compliance with the Credit Reporting Agencies (CRA) Act 2010.
- The "Score" Decoded: How the CTOS Score is calculated and what it means for business creditworthiness.

## Module 2: Anatomy of a Corporate CTOS Report

- Section Analysis: Company Profile, Shareholders/Directors, Banking Facilities, and Litigation Records.
- Interpreting Trade References: Understanding the "Trade Bureau" data—how a company pays its suppliers.
- The "Connected Parties" Web: Spotting risks in parent companies or related subsidiaries.

## Module 3: Strategic Financial Ratio Analysis (Activity)

- Liquidity Ratios: Can they pay you back next month? (Current Ratio).
- Solvency Ratios: Will they be around in 2 years? (Debt-to-Equity).
- Profitability vs. Cash Flow: Why profitable companies still go bust.
- Class Activity: Participants analyze a "Sample Company" report to find 3 hidden financial risks.



# Day 2: Risk Mitigation & Credit Control Strategy



## Module 4: Establishing a Credit Policy

- Setting Credit Limits: Using CTOS data to decide whether to give 30, 60, or 0 days credit.
- The New Customer Onboarding: Integrating CTOS checks into your standard Sales SOP.
- Monitoring & Alerts: How to use CTOS "Portfolio Monitoring" to get notified when a client's health declines.

## Module 5: Litigation & Recovery Processes

- Reading Legal Status: Understanding Winding-up Petitions, Bankruptcy, and Writ of Summons.
- Pre-emptive Action: What to do when a client's CTOS score drops suddenly.
- The "Notice of Default": Using the CTOS Trade Bureau as a leverage tool for debt recovery.

## Module 6: Advanced Financial Decision Making

- Director Risk Assessment: Evaluating the personal credit health of company directors and its impact on the business.
- KYB (Know Your Business): Preventing corporate identity fraud and "Shell Company" scams.
- Final Project: Designing a 3-step Credit Approval Workflow for your own company

# Learning Outcomes

- **The "Ghost Company" Hunt:** A practical exercise where participants are given a real-world scenario to investigate if a potential partner is a legitimate business or a high-risk entity.
- **The Limit Setting Workshop:** Using financial data to calculate a safe "Credit Limit" for three different business tiers (SME, Corporate, MNC).
- **The Hot Seat Review:** Each participant brings a (redacted) real-life case of a problematic debtor to be audited by the group for future prevention.

## Investment:

**Individual**

RM3,899

**Early Bird**

RM3,200

**BUNDLE  
(MIN.3 PAX)**

RM2,988



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