



Programme agenda (updated 23 August 2017)

7.45 am – 8.25 am *Registration & arrival snacks*

8.25 am – 8.30 am **Welcome remarks by MC and Moderator**



Michael Avery, Anchor, **Classic Business, Classic FM**

8.30 am – 8.50 am **OUTLOOK FOR 2018: CHALLENGES & OPPORTUNITIES**

- Economic outlook and industry trends
- Consumer outlook
- Growth in private sector credit extension
- Growth in household debt
- Future implications on debtors and creditors
- Challenges and opportunities



Siphamandla Mkhwanazi, Economist, **Standard Bank**

ADVANCE DEBT COLLECTION: STRATEGIES & NEW APPROACHES

- Improved debt management and collection for optimum performance of portfolios
- Alternative collection method
- Best practices on collections interventions
- Effective debt collection systems and processes
- Debtor analysis and tracking as effective debt management tool
- Collecting monies timeously with minimum resistance or aggression
- Training collection call centres
- Successful relationship between debt counsellors and credit providers
- Debt settlement and credit monitoring
- Negotiation of payment solutions with credit providers
- Better payment plan options for debtors
- Protection and debt counselling for consumers
- Debt counselling insights for the credit industry
- Challenges and opportunities going forward
- Pitfalls to avoid



8.50 am – 9.10 am

Neil Roets, Chief Executive Officer, **Debt Rescue**



9.10 am – 9.30 am

Claudia Lavelle Sigamoney, Managing Director, **OVAG International**

SA



9.30 am – 9.50 am

Paul Slot, Director, **Octogen**

9.50 am – 10.10 am

Questions & Answers with speakers

10.10 am – 10.40 am *Networking morning refreshments*

EFFECTIVE CREDIT PROFITABILITY MANAGEMENT & RISK ASSESSMENT

- Current, outlook of consumer credit landscape and implications
- What are the credit innovation and technology advancements?
- Credit and decision analytics – best practices
- Credit governance and compliance issues
- Using credit profit models and risk adjusted yields to maximise portfolio value
- Risk assessment methods – best practices
- What are the best formulated credit and collection policy going forward?
- Rehabilitating consumers to create sustainable collection process
- Challenges and opportunities



10.40 am – 11.10 am

Hennie Ferreira, Chief Executive Officer & Director, **MicroFinance**

South Africa



11.10 am – 11.40 am

Greg Brill, Managing Director, **Octagon Credit Services**

11.40 am – 12.00 pm **Questions & Answers with speakers**

12.00 pm – 12.50 pm *Networking lunch*

INNOVATION AND CUTTING-EDGE TECHNOLOGY: DIGITAL, ANALYTICS & ARTIFICIAL INTELLIGENCE

- How can modern technologies in today's digital age assist or disrupt the sector to improve the credit and enhance optimal debt collection?
- Credit technology and AI to better assess creditworthiness
- Algorithms within AI to identify fraudulent behaviour
- Commercial analytics and application of data – best practices
- Predictive analytics and machine learning – practical guide
- Analytics and robotic process automation for better debt management and improve collection

- Driving higher recover rates, reduced costs and increase profits
- Cost, challenges and opportunities



12.50 pm – 1.10 pm

Daniel Saksenberg, Director, **Emerge**



1.10 pm – 1.30 pm

Lee Naik, Chief Executive Officer, **TransUnion Africa**

1.30 pm – 1.45 pm

Questions & Answers with speakers

REGULATIONS, LEGAL UPDATES & COMPLIANCE

- Credit and debt law – what is in store for lenders and borrowers?
- National Credit Act
- Outsourcing and POPI implications
- Validity of emoluments attachment orders
- Ensuring development and growth of economy



1.45 pm – 2.00 pm

Marius Jonker, Chief Executive Officer, **Association of Debt**

Recovery Agents (ADRA)



2.00 pm – 2.15 pm

Adv Andries Cornelius, Chief Executive Officer, **Council for Debt**

Collectors



2.15 pm – 2.30 pm

Nthupang Magolego, Executive Senior Legal Advisor, **National Credit Regulator (NCR)**

2.30 pm – 2.50 pm

Questions & Answers with speakers

2.50 pm – 3.05 pm

Afternoon refreshments

**CASE STUDIES: DISPUTES BETWEEN CREDITORS AND DEBTORS,
INVESTIGATIONS & RESOLUTIONS**



3.05 pm – 3.20 pm

Nicky Lala-Mohan, **Credit Ombudsman**



3.20 pm – 3.35 pm

Magauta Mphahlele, Chief Executive Officer, **Ithuseng Credit Solutions t/a National Debt Mediation Association (NDMA)**

3.35 pm – 3.50 pm

Questions & Answers with speakers

3.50 pm – 3.55 pm

Closing remarks by MC and Moderator



Michael Avery, Anchor, **Classic Business, Classic FM**

Conference ends

For more information, booking of seats and to be sponsor, visit <http://qkt.io/MGDebtCollection> or contact Wan Liew on email wani@mgafrica.com or tel 27 11 250 7300