



## DEBT COLLECTION AND NEGOTIATION SKILLS

<b>Date</b>	February 9-10, 2026 (Monday-Tuesday)
<b>Duration</b>	2 days (12 hours) (8 AM to 2 PM)
<b>Key Learning Objectives</b>	<p>By the end of this course participants should be able to:</p> <ul style="list-style-type: none"><li>Identify effective communication techniques to engage with debtors and negotiate payment arrangement.</li><li>Develop skills in handling difficult conversations and managing customer emotions.</li><li>Analyse and apply best practices in debt recovery to improve collection rates.</li><li>Negotiate effectively with debtors to create flexible payment arrangement that facilitate recovery.</li><li>Utilize customer segmentation frameworks to categorize debtors and tailor collection strategies accordingly.</li></ul>
<b>Contents Highlights</b>	<ol style="list-style-type: none"><li><b>Effective communication techniques:</b><ul style="list-style-type: none"><li>Active listening skills to understand debtor concerns and needs</li><li>Using open-ended questions to encourage dialogue and gather information</li><li>Employing positive language to create a supportive atmosphere</li></ul></li><li><b>Handling difficult conversations:</b><ul style="list-style-type: none"><li>Strategies for maintaining composure during challenging interactions.</li><li>Techniques for de-escalating tense situations and managing conflict</li><li>Recognizing verbal and non-verbal cues to gauge debtor emotions.</li></ul></li><li><b>Best Practices in Debt Recovery:</b><ul style="list-style-type: none"><li>Overview of industry benchmarks and successful case studies</li><li>Importance of timely follow-ups and reminders in the collections process.</li><li>Utilizing data analytics to inform debt recovery strategies and decisions</li></ul></li><li><b>Effective Negotiation Techniques:</b><ul style="list-style-type: none"><li>Understand the debtor's position and creating win-win scenarios</li><li>Crafting flexible repayment plans that align with debtor capabilities</li><li>Role-playing negotiation scenarios to build confidence and skills</li></ul></li></ol>



	<p><b>5. Building Rapport with Debtors:</b></p> <ul style="list-style-type: none"><li>▪ Techniques for establishing trust and credibility during conversations.</li><li>▪ Empathy as a tool for connecting with debtors on a personal level.</li><li>▪ The impact of a positive demeanor on debtor responses and compliance.</li><li>▪ Importance of continuous improvement in collection practices</li><li>▪ Analyzing collection outcomes to refine negotiation and communication techniques.</li><li>▪ Gathering feedback from team members and debtors to enhance practices.</li></ul>
<b>Training Methods</b>	Power-point presentation, lecture, interactive discussions, exercises, cases, quizzes, videos, role play, online activities

### Speaker Profile:



#### MS. AFRA AL ZADJALI

Unit Head of Structured Finance & Project Finance Syndication at Sohar International Bank, bringing over a decade of diverse banking experience to her role. She holds a Master's Degree in Finance from Cranfield University and has spent more than seven years expertly managing distressed portfolios, particularly in the Retail and SME sectors, with leading international banks in Oman. She is currently at the forefront of Islamic corporate and wholesale bank financing syndication deals, navigating the complexities of deal structuring across various industries, including Oil and Gas, Energy, Mining, Aquaculture, and Real Estate Development. She is a recognized financial modeler accredited by Fitch Learning and a certified corporate treasurer through the Association of Corporate Treasurers, underscoring her commitment to excellence in her field.

#### For registration, please contact:

Ms. Khazina Al Bahri [khazina@cbfs.edu.om](mailto:khazina@cbfs.edu.om), 22059812, 99886654)