

Tailor made solutions for your debtor risk



Protecting businesses from bad debts for over 20 years

How can we assist you?



For over 20 years, at no extra cost to our clients, KPL & Associates have been advising on the right internal controls and best external protection for their specific debtor needs.

Credit insurance is not a 'one size fits all' product and with our experience we can tailor the product to best fit your business.

With a personal, hands on approach, we forge good relationships with our clients and act as a valued intermediary during the setup and running of the insurance policy.

While most of the insurers are based in Johannesburg we are locally based in KZN and can service your policy quickly and face to face.

This is why many of our clients have been with us for over a decade and we remain their Advisor of choice.

We are a registered FSP (3515) and have associates in Johannesburg and London, allowing us to keep abreast of the latest developments in our industry.



Contact us to
discuss your needs
today



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Smoother growth

You've protected your business from start to finished product, made the hard sale and now your customer has run in to financial problems, causing losses and cash flow problems for yourself.

Sadly, cash flow problems and bad debts are some of main reasons for business failure, especially in the first two years of building a business.

A business needs strong internal controls as well as good external protection and by investing in credit insurance you get that protection.

Credit insurance is a globally recognised product which will protect your company against either non-payment or the insolvency of your customers.

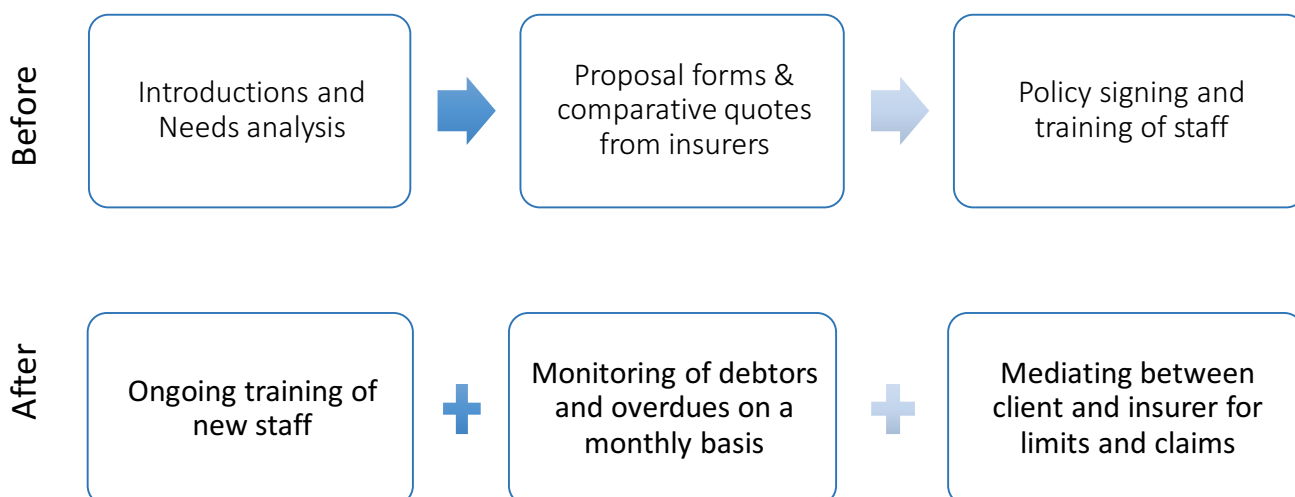
It has multiple benefits for your business and comes in a range of options fit for companies with a turnover greater than R2m.

Key Benefits

- **Reduces risk on your largest current asset**
- **Improved funding opportunities**
- **Access to credit information on new and existing customers**
- **Enhanced credit management**

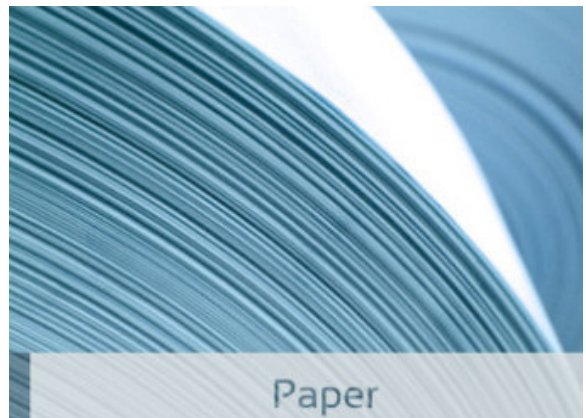
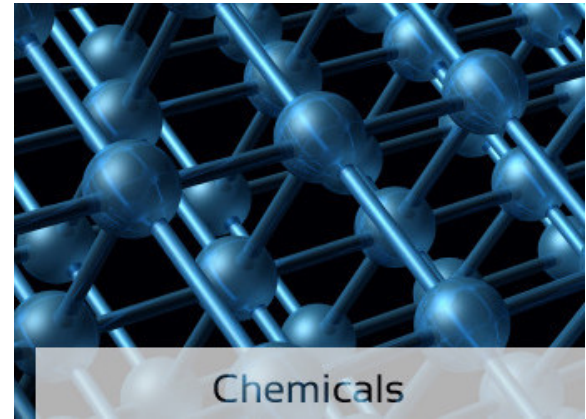
What's the process?

KPL is here to advise and guide you through each stage of setting up your policy and follow this up with ongoing support. Below are some of the key




Why more businesses are investing in credit insurance

- It enables us to compete well against our competitors
- It gives us the confidence to extend credit to companies we don't know
- Our credit insurer has access to the market intelligence on local and overseas companies
- In these uncertain times I don't want to lose everything due to an unexpected large bad debt... or a number of them
- It gives them the confidence to grow their turnover
- Certain trade sectors are not healthy and perceived as high risk
- I don't have the resources to monitor my customers on a daily basis but my credit insurer does have these facilities
- It gives me peace of mind knowing my largest current asset (my debtors) is protected



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