



Chris Birdwell

Normalcy Lost?

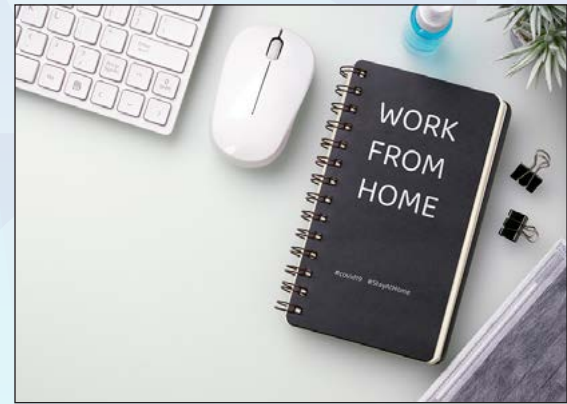
March 27, 2020 will forever be etched into my thoughts. At 2:00 pm, all Pioneer associates were summoned to our multipurpose room, where we were told to pack up our computers, dual monitors, pertinent files, documents, etc. Many in the room chuckled, but this was no joke. The next three hours can politely be described as controlled chaos. Honestly, I was thinking and shared with my team, a week or two tops and we would all be back in the office. I now wished that I would not have scoffed at the notion of having a Credit Strategies Team picture taken before departing.

Fast forward to present day, and I find my entire team still working remotely with no solid date for return. It has certainly been a strange period. From witnessing many accounts pay without disruption, to finding it demoralizing as we watched our receivables dwindle. During the month of April and May, all our plants shut down and our excessive inventory levels that had been a curse now became a blessing. Who could foresee Pioneer literally emerging out of this shut down to record its greatest June in the company's 100 year history? It is no secret that budgets are being slashed and for my company, forced separation has unveiled that some departments can remain efficient with staggered staffing and work share initiatives. This prompted a company-wide review of personnel, and my

departments' level of advanced automation and steady productivity is going to result in returning from this COVID calamity with a 25% reduction in my team.

Now more than ever as managers and leaders, it is imperative for us to identify our team members' crisis characteristics and stressors. Now that all of our lives have been disrupted and changed for the foreseeable future, we all have varying levels of angst and survival techniques. Some of your team is likely just fine with email interaction, while others may require your assuring voice to help tamp down vulnerable thoughts that creep in when ordinary courses are changed. Rather than dwelling on how things use to be, I am convinced our best course of action is to view normalcy as being misplaced not lost. It is up to us as leaders to locate and embrace our new norms as opportunity. One way, is to make sure and continue colleague celebrations. Birthdays and other commemorative events are most important now for camaraderie. You can honor social distancing and still celebrate by having an ice cream or dessert social via Zoom!

For those who live in areas that experience four seasons, summer is about to turn into fall and I personally could not have fathomed working from home through two full seasons. But then again, we have evolved



from perceiving those who wear masks as a sign of threat to being viewed as a person's visible effort to protect one's health and the greater society. Thankfully, CFDD is a credit professional's safe place, and knowing we are on this ride together with the support of NACM brings us comfort and inspires optimism. The bottom line is that we all gain valuable "life lessons" through change. I will now place greater value on taking a minute to snap a picture and capture that moment in time, realizing a second chance may not be extended.

Chris Birdwell is the Credit Strategies Manager at Pioneer Balloon Company in Wichita, Kansas. He serves as Vice Chairman – Member Services & Publicity on the CFDD National Board and is a member of the Wichita Chapter.



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- 2 "Why do professionals belong to CFDD?"
- 3 CFDD: A Welcoming Network of Professionals Who Support Each Other
- 4 Adapting to Change in Credit
- 6 What has pleasantly surprised you while working during this COVID time?
- 8 Recent Chapter Program Topics
- 9 Upcoming Education Offerings
- 11 CMI



Brett Bartling, CCE, CICP

“Why do professionals belong to CFDD?”

As I've thought about an answer to this question, the generic answer lies within the definition of professional and trade associations. Professional/trade associations are membership organizations that serve the interests of its members who share a common field.

For us that field is credit management. Professional associations also need to be able to provide the ability to expand the knowledge and skills of its members. A profession is an occupation that requires prolonged training and formal qualifications bolstered by continued education and specialized training.

That brings us back to the definition. If we are truly striving to be credit professionals then why would we not want to belong to CFDD? To be a professional in your field you need to continue to educate, evolve, and develop skills in your field. CFDD literally is the 'Credit & Financial Development Division' of NACM.

CFDD was organized with a focus on education and networking which are the building blocks for educational advancement and skills development. So again, if we truly want to call ourselves professionals in credit, we need CFDD.

I personally have found CFDD to be an extremely valuable resource and without my membership, I would not have become the credit professional I am today or the credit professional I strive to be in the future. Throughout my career, this organization has provided training in credit management skills along with continued education in a variety of topics with valuable practical use, through traditional educational opportunities as well as networking and the mentor/mentee relationship.

I believe the last and most important aspect of CFDD for the credit professional is the organizational support it provides for members in their professional accreditation with NACM. The certification process shows that you are the top of your profession and take your profession seriously.

So again, the answer to the question is easy, to be a credit professional you need CFDD.

Brett Bartling, CCE, CICP, is a member of the Omaha/Lincoln Chapter. He serves as an Area Director on the CFDD National Board and is the liaison to the Charlotte & Wichita Chapters.



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Yvonne Prinslow, CCE

CFDD: A Welcoming Network of Professionals Who Support Each Other

We all know the six major benefits of belonging to CFDD: Education, Leadership, Professional Development, Mentoring, Networking and Scholarships.

These unprecedented times of COVID-19 really brought to my attention that one of the major reasons I belong to CFDD, and I'm sure why some of you are members: Mentoring. Having developed relationships over the years with other credit professionals, I now have a directory, so to speak, of people I can reach out to and either call or get together (now via Zoom – who knew?) to share our experiences on how we are handling credit practices during this pandemic.

The topic for my CFDD Chapter's next monthly program will be a panel discussion about "A Credit Manager's Survival of

COVID-19". It will be a roundtable panel discussion, with speakers from different industries that will discuss the impacts of the pandemic on their organizations and strategies for collecting payment during this difficult time. This is a perfect example of Mentoring as described in our Membership Brochure: "CFDD members guide, coach and assist each other as they share expertise and experiences about day-to-day challenges and situations..." Who better to ask questions and share experiences than your fellow credit professionals?

I joined CFDD at the urging of a boss at a former employer. I was young and in the process of earning my designations and I needed CEUs and participation points. At that time, I had no idea of the other leadership skills I would attain by learning and doing

as I joined committees, the board, planned events and helped with fundraisers for our scholarship fund.

CFDD helps you develop skills that help you in your professional development. The examples above show not only how CFDD can help you in the beginning of your career, but as you continue to grow as a credit professional with continuing education and mentoring. Lifeline learning is an indispensable tool for every career and organization, and the reason I think we, as credit professionals, belong to CFDD.

Yvonne Prinslow, CCE, serves on the CFDD National Board as an Area Director and liaison to the Dallas Fort/Worth and Phoenix Chapters, and with CFDD Direct Members. Yvonne belongs to the CFDD Portland Chapter.

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NACM offers a wide variety of online courses that cover everything from basic to advanced business credit concepts and topics. Experts in the field record and lead some courses; and for others, expert practitioner instructors monitor online progress. While most of the courses are on demand and can be completed at your convenience, the **Basic Financial Accounting** and **International Credit & Risk Management** courses begin and end on specific dates, three times each year.





Michael Miller

Adapting to Change in Credit

The rise of COVID-19 has brought with it many firsts for individuals and companies. The Darwinian notion of “survival of the fittest” has been an important aspect of life over the past century and a half; however, applying this idea from English philosopher Herbert Spencer can be problematic. Perhaps changing the word “fittest” to “most prepared” or “most willing to adapt” better serves the business community. It’s difficult to imagine and be prepared for a black swan event such as COVID-19, but businesses that are able to prepare and adapt through have a better chance at survival.

During a recent webinar, “Best Practices—The Effects of COVID-19 on Credit Management

Processes,” a panel of speakers reviewed the credit industry and some aspects of it that must be studied in order for businesses to survive during this uncertain time.

Among the top business priorities to consider are minimizing exposure, working remotely, technology and communication—both within the business and with customers. Volatility, uncertainty, complexity and ambiguity (VUCA) have turned the business world upside down in some cases. Dealing with this and being able to respond appropriately is difficult. One of the biggest impacts on the credit industry was what the webinar called the “working remotely experiment,” which is a fair statement as many

businesses have never explored this avenue of employment.

In India, not many companies allow work from home as an option due to a number of reasons, including bandwidth problems and the lack of interactions. “Credit and collections have to be on their toes to make sure you get paid and keep customers happy,” one panelist said. One important aspect he brought up is that even though you are working from home, you are being productive—collecting cash, ensuring the team is on its toes collecting information, etc. Work hours have increased but credit professionals are able to be at home instead of dealing with long commutes to and from

NACM and FCIB present



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SEPT. 17
Marlene Chism, *No-Drama Leadership*

OCT. 15
Melissa Lamson, *The New Global Manager*

NOV. 19
Ron Price, *Growing Influence*

DEC. 17
J.D. Hunter, *The Culture*

work. The morale and productivity of the team are also important.

One panelist told his team to take some personal time—go for walks and make lunches. His team even voted on the best lunch after they sent pictures in to compare. Finding a positive work-life balance can be challenging, especially with children around. But he was surprised how fast they were able to adopt to the new normal of working remotely. To keep morale high, they also focused on goals like ownership, accountability and trust with teammates.

In order to stay on top of business while working from home, changes had to be made. Technology played a big factor in allowing the work from home “experiment” to take place. A 24/7 call-in line was created to assist employees with software application issues, problems with their VPN, etc. This allowed employees to seamlessly perform work from anywhere. The No. 1 priority was to make sure everyone can do their job.

Communication has changed during the first half of 2020, turning more traditional

meeting spaces into virtual ones. Technology like Zoom and Microsoft Teams is helping to make sure everyone is able to do their job and communicate with each other and with customers. Credit risk and collections have also needed to adapt during this time.

One panelist’s process is designed in a way to have each credit risk step complement each other rather than hinder. The overall role of the credit department is to mitigate risk of loss and ensure cash collection on time to improve the company’s cash flow. To do this, customer accounts that default on payment are flagged, while “good customers” are given more latitude. Interactions with customers have doubled as customers reach out more often. They are looking for credit line increases or more product to stock up on. So, it’s a good idea to look at policies and procedures during VUCA times. Doing a deep dive into portfolios, understanding the different risks for the different industries and identifying customers based on risk is a good place to start.

Credit departments can manage credit risk by putting accounts in buckets such

as significantly, moderately and minimally disrupted. Accounts in the significantly disrupted bucket were not really able to make money via operations and are in the high-risk category—they aren’t paying on time and can be put on certain credit holds. Moderately disrupted customers are more likely to be given some collaboration to make sure they don’t slip into the significantly disrupted category. These companies might see incentives such as discounts for paying on time or be sold products with a letter of credit or another security interest. Minimally disrupted customers are bigger service providers, but they are still looked at to make sure the business is not impacted negatively. The important thing is to continue collaborating with the sales team and those on the ground to make sure to get the most up-to-date information on customers.

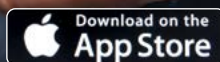
Michael Miller, managing editor

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What has pleasantly surprised you while working during this COVID time?

"I have been surprised at how our team has remained in good spirits while adapting to working from home. And, I have been surprised how good our A/R portfolio looks during these trying times. I think it is a testament to the relationships our team has forged with our customers over the years."

*John Criner
Credit Manager
Electrical Equipment Company
Raleigh, NC*

"My company has been forced to move forward with prior pending digital upgrades. We've worked hard to overcome communication barriers and effectively communicate through emails and messenger. Some of the pluses of the past few months has been the ability to enjoy diminished commute time, which means more time with family, friends and pets ... which lead to high levels of employee satisfaction! We are pleased that our current and 1-30 day metrics are higher this year than at the same time last year. And, companies are saving money on overhead costs and trying to put that money back into employees pockets."

*Julie Gieber, CBF
Secured Transactions Specialist
OrePac Building Products, Inc.
Wilsonville, OR*

"My company was on-the-ball and already had systems in place to allow for remote access. The biggest disappointment was the inability to print due to company restrictions for personal printer drivers to be loaded onto company laptops. To overcome my credit team's isolation, we improvised by having lunch together via Zoom each Friday. Friday Zoom lunches help us to catch up with what was going on with everyone."

*Kelly Shock, CCE, CCRA
Credit Analyst
Continental Resources, Inc.
Oklahoma City, OK*

"While at first, my team was very reluctant to work from home – it was just something new and totally out of their comfort zone. But, we've all adapted very well. ROMCO had already made the shift to paperless (as much as possible) and housing all documents in cloud-based filing cabinets. Working remotely has furthered the paperless goal even more."

My team has learned how to be more efficient and not printing every single document that comes in! We plan to continue the paperless processes once we return to the office! That was very encouraging to hear as it can be hard to make changes in your daily routine when you have created a system or way of handling tasks.

Our branches and sales teams have found that we are easily accessible and operating just as if we were in the office. Emails have been the best communication method, along with using a generic email (ie: credit@romco.com). This ensures your email will be viewed by the team, even if someone is on vacation or unavailable for any reason.

Our IT department was prepared for remote working capabilities with having the proper technology in place to appear as seamless as possible. They also saw the need to upgrade our phone system to allow for calls to be handled through our computer or an app on our cell phones. The new phone system will allow our team to make calls from their cell phone but appear as if they are calling from their phone in the office.

From management side, our CFO holds weekly Zoom calls with corporate managers. Before COVID, we may have met individually with him, but rarely as a group. This has been a great improvement of communication between all managers and teams. So many times, a transaction or process impacts multiple departments so the group environment fosters a sharing of ideas, especially if someone is facing a challenge.

The Credit and A/R team holds a weekly update call, that typically lasts 45 minutes. We talk about any updates we have received from upper management. We also allow time for them to let my boss and I know what struggles they are experiencing. We close our update meeting with "watercooler talk" to keep some life in the group – we miss being able to pop by each other's workspace to check on how things are with their families!

Almost every Friday, we hold an after-hours networking session (aka Happy Hour). We try to all be on the Zoom call with a beverage of choice! We try to not discuss work or business, except to praise the team for being awesome and enduring this new way of working. These calls have lasted two hours on some Fridays. We find it keeps a great balance."

*Wendy Mode, CCE, CICP
Corporate Credit Manager
ROMCO Equipment Co.
Carrollton, TX*

“SouthernCarlson, Inc. sells construction equipment and was deemed as an essential business so business has not slowed during this crisis.

My team is spread out in California, Arizona, Texas, Pennsylvania and Nebraska. Most were excited to be able to work from home and avoid risk of getting sick. As desktop computers needed to be replaced, we had been replacing them with laptops so we were in really good shape when COVID hit. Some credit team members wanted additional monitors, which was an easy problem to solve. Our IT team has done an excellent job getting employees across the country set up to work from home.

I went back and forth, between working from home and working in the office for a while, but I find I am best working in an office, at my desk, with my door closed. There are about 12 people working in our Corporate office in Omaha, with the balance of staffers working from home.

Most of our reports can be generated in Excel and while many had printers, they learned they did not need to print everything. The ability to send copies of invoices or statements directly out of our system has helped greatly. Their direct lines were forwarded to their cell phones to avoid any pain for our internal or external customers.

We have had some customers struggle and we have been trying to work with them. Overall, our receivable numbers have remained steady and actually have been improving.

I touch base with my team every couple of days to see how things are going. We are spread out anyway so we really do not see a huge difference. I feel the communication has improved both ways. As a Manager of 12, it is easy to see who “shines” and works very independently at home. We will continue to have those that can work from home, be at home until we feel it is safe for them to come back.”

*Mary Moore, CBA
Director of Credit
SouthernCarlson Inc.
Premier Industrial Fasteners
ToolBarn.com
Omaha, NE*

“I was pleasantly surprised by how many customers, who were now working from home, were still calling in with their credit cards to keep their accounts current. I fully expected to have quite a number of accounts stop paying using Covid-19 as a reason not to pay. I actually had very few customers use that as a reason not to pay. And the other pleasant surprise was that there were two companies who were definitely shut down during March and April due to Covid-19. The surprise was that they ultimately paid within a couple of months of re-opening again.

Cheers, 6-Foot Distance Hugs, and Smiles Behind Masks”

*Heidi Lindgren-Boyce, CCE
Senior Credit Manager
Star Rentals, Inc.
Kent, WA*

“We are definitely treading in new territories these days. There are several things that have stunned me during this pandemic but the most surprising to me is how efficient my team can be working from home and that I am able to still support them in the ways needed.

We have become a stronger, closer team as we work through this adversity that is before us. I mean who knew that we would have to balance WFH and while navigating online learning for our children? I am proud of my team and it has been exciting to see how each member has stepped up, shared ideas, and insight from a whole new perspective, while enhancing our policies to be as effective and efficient as possible.”

*Alaina Worden, CBF
Credit & Collections Manager
CECO, Inc.
Portland, OR*

“I am definitely more efficient working from home, mostly because I don’t have all the interruptions that I have in the office. Our team was already doing daily stand up meetings in the office, so we just switched them to video meeting. It’s easier working from home than I thought, but I’m sure it wouldn’t be without Microsoft teams or Zoom. Microsoft teams definitely helps us keep connected.”

*Yvonne Prinslow, CCE
Assistant Credit Manager
Hampton Lumber
Portland, OR*

New Designee

Congratulations to Christopher McDaniel who earned the CBF certification.

CBF

Christopher McDaniel, CBF
Territory Credit Manager
Excel Industries, Inc.
Hesston, KS

Recent Chapter Program Topics

Elevating the Credit Profession Through Knowledge

Title	Program	Speaker	Chapter
Managing Through Change	<p>The focus of this program is to examine why having the ability to manage through change is so important while looking at competition and forces of change. Case studies discussed include: LEGO Group: performance challenges/operating losses and recovery Uber/Lyft vs. Taxi Cab services</p> <p>Examples of brands that did not adapt will be included in the discussion, focusing on why is change so hard.</p> <p>Humans are creatures of habit; habits require less mental processing and less energy. Although we are neurologically wired to resist change (fight or flight), this program will explore what to watch for, the effects of organizational change (increased stress, anxiety, anger and/or uncertainty), meetings after the meetings, and, sacred cows.</p> <p>Included in the discussion will be how to navigate change, how to identify the influencers, supporters, blockers and opponents early in the process, and, advice on addressing conflict early by bringing groups together to avoid one on one/he said/she said. Key to the topic is developing a self-awareness to discover where your bias lies and how are you influence a team and whether you should influence a team. In times of change, it is important to control your emotions, stick to the facts and hold yourself and your teammates accountable to acceptable behaviors.</p>	Director, Organizational Systems and Design	Oklahoma
Economic Update—COVID and Beyond	<p>ECONOMIC UPDATE - COVID and Beyond: Information on the current economic situation and the coming impact we are all about to face in these unprecedented times. Via Zoom</p>	Economist for Member Company	Portland
Organizational Behavior & Communications	<p>Using information from the courses she teaches for National American University; the speaker will use her own experience as Operations Manager to bring in real examples of how to best relate the topic back to our day jobs. Communications has been an important topic throughout the pandemic as stressors have increased and in person means have decreased. Learning how to improve our communications and our behavior at work can help us have a better and more productive workday.</p>	College Instructor	Wichita

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UPCOMING EDUCATION OFFERINGS

Aug 31–Nov 29	International Credit & Risk Management (ICRM) Online Course	Online Course Val Venable, CCE, ICCE, Facilitator
Aug 31–Dec 11	Accounting Online Course	Online Course Meredith Mostochuk, CBA, Facilitator
Sept 4	Paperwork Deadline for the November 9, 2020 National Certification Test Date	
Sept 8 10am ET	Insolvency in Turkey	Cengiz Soylemezoglu UnitedKS Law Firm Istanbul, Turkey
Sept 9 3pm ET	Show Me the Money: How to Use Mechanic's Lien & Bond Claims in Missouri to Improve Cashflow	Kevin Seltzer, Esq. Seltzer & Seltzer, LC St. Louis, MO
Sept 10 10am ET	Bankruptcy Law in China	Roberto Gilardino Horizons Advisory Shanghai, China
Sept 14 3pm ET	Florida Construction Lien & Bond Claims: The Basics	Timothy Moorhead, Esq. Wright, Fulford, Moorhead & Brown, P.A. Altamonte Springs, FL
Sept 15 9–10:30am ET	Credit & Risk Management Today: Policies and Procedures FCIB's Autumn Online Virtual Workshop Non-Members may purchase a registration	
Sept 16 3pm ET	Arizona Preliminary Notices: Doing them timely and accurately is vitally important during periods of economic uncertainty	Chris Ring NACM's Secured Transaction Services Columbia, MD
Sept 17 9–10:30am ET	Credit & Risk Management Today: Technology FCIB's Autumn Online Virtual Workshop Non-Members may purchase a registration	
Sept 17 11am–12:30pm ET	Author Chat No-Drama Leadership	Author Marlene Chism
Sept 21 3pm ET	No Financials, No Problem!	Ed Bell, PhD, CBA, ICCE W.W. Grainger, Inc. Phoenix, AZ
Sept 22 10am ET	Insolvency Law in Hong Kong	Christopher So PWC Hong Kong
Sept 23 3pm ET	10 Essentials for AR Automation in the New Normal	Terry Jordan Emagia Santa Clara, CA
Sept 24 10am ET	Global Wealth Report	Ludovic Subran, Chief Economist Allianz & Euler Hermes Paris, France
Sept 28 3pm ET	AI-Powered Receivables Automation for Working Capital and Cash Flow Optimization	Elaine Nowak HighRadius Corporation Houston, TX
Sept 29 11am ET	Insolvency Law in India	Krrishan Singhania Singhania & Partners LLP Mumbai, India
Sept 30 3pm ET	Alabama Construction Lien and Bond Collections	Michael Lindsey, Esq. Jauregui & Lindsey Birmingham, AL
Oct 5 3pm ET	The Mechanics of Texas Lien and Bond Claims	Kathryn "Katy" Baird, Esq. Andrews Myers PC Houston, TX

UPCOMING EDUCATION OFFERINGS

Oct 12 3pm ET	Don't Gamble with Your Lien Rights in Nevada Important Things to Know about the Nevada Lien and Bond Statute	Chris Ring NACM's Secured Transaction Services Columbia, MD
Oct 13 10am ET	LCs from a Credit Manager's Perspective	Fred Dons Deutsche Bank Amsterdam, Netherlands Karen McLaughlin, ICCE Innospec Limited & Innospec Inc. Ellesmere Port, Cheshire, England
Oct 15 11am-12:30pm	Author Chat The New Global Manager	Author Melissa Lamson
Oct 20 11am ET	Insolvency Law in Italy	Eva Knickenberg-Giardina, CLG Cocuzza & Associati Studio Legal Milan, Italy Irene Grassi, CLG Cocuzza & Associati Studio Legal Milan, Italy
Oct 27 11am ET	Managing Sales & Credit Relationships	Syed Ghani, CBA, Credit Manager Ascend Performance Materials Houston, Texas Virgile Rouyer, Commercial Manager Ascend Performance Materials SPRL Mont-Saint-Guibert, Belgium
Oct 28 3pm ET	Quick Win Technology Deployment for A/R Leaders in the COVID Economy	Bill Weiss HighRadius Houston, TX
Nov 10 10am ET	Insolvency Law in Germany	Lutz Paschen Paschen Rechtsanwälte Berlin, Germany



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Paperwork Deadline:
September 4

Exam Date:
November 9

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As we monitor today's turbulent business environment, we need your participation to allow NACM's CMI to continue to be an accurate, forward-looking, leading economic indicator. Commercial credit is the lifeblood of all economies as companies rely on credit to purchase everything from raw materials, inventory, and equipment to services—or just about everything that sustains the business economy. Virtually every business transaction that involves another business depends on credit.

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- Earn 0.1 roadmap points each month
- Receive email alerts when survey opens
- All responses confidential

SURVEY OPENS	SURVEY CLOSSES
Mon., September 14	Fri., September 18
Mon., October 12	Fri., October 16
Mon., November 9	Fri., November 13

Read more about the CMI [here](#).



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The **Mission** of the NACM Credit and Financial Development Division is to develop tomorrow's business leaders through core offerings.



Our **Vision** is to be a leading provider of professional development opportunities through learning, coaching, networking and individual enrichment.