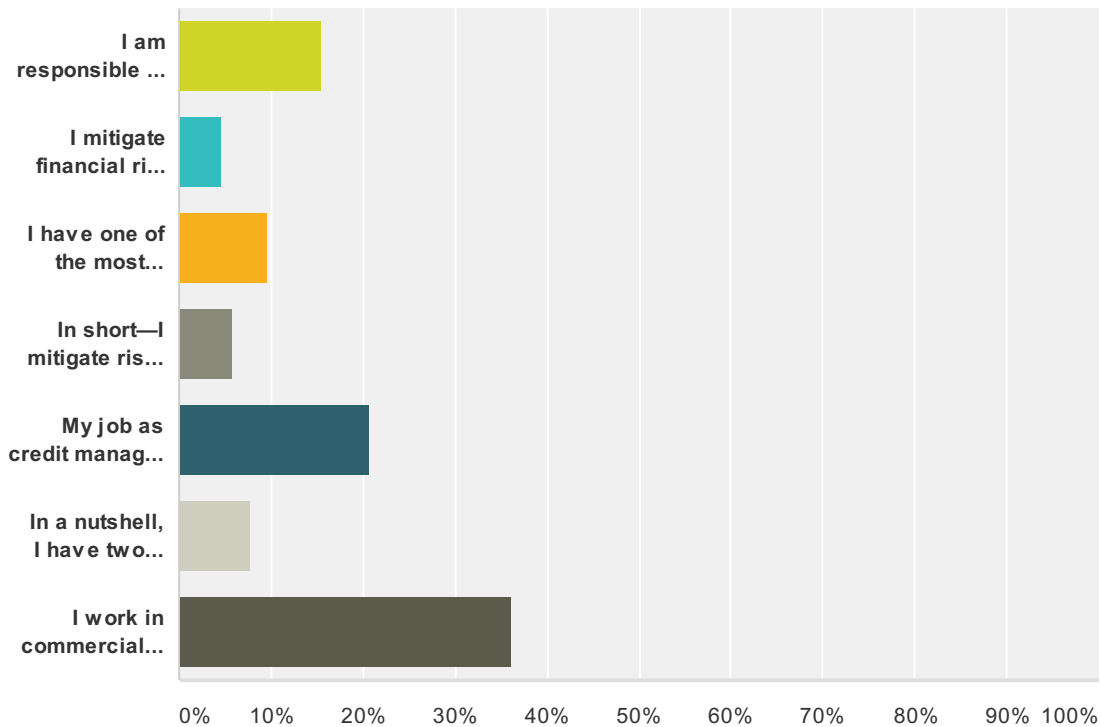


**Q1 After receiving nearly 150 entries in January as part of NACM's elevator speech contest, NACM's Editorial Team has narrowed it down to 7 finalists, listed below. Which elevator speech is your favorite? The submitter of the entry that receives the most votes will receive a \$100 American Express gift card and two runners up will each receive a \$50 gift card.**

Answered: 310 Skipped: 0



Answer Choices	Responses
I am responsible for managing our customers during their lifecycle with our organization. I am an advocate for the customer in ensuring our organization meets their needs with excellent customer service and quality products and that we develop a strategic, profitable business relationship that ensures positive growth for us and our customer. I am a sales person; I sell credit offerings to our customers to keep them engaged with us while maintaining expectations that meet our organizational goals. I am an advisor; I advise our sales group/management on credit issues and customer status and I advise our customers on ways to improve their account status.	15.48% 48
I mitigate financial risk for a local manufacturer who sells internationally. It is my job to understand the risks of exporting to dealers and end-users in foreign countries. I analyze corporate financial statements in order to anticipate and avoid monetary losses, but also to identify possible sales opportunities. I evaluate country risk by understanding the political and economic state of affairs in each importing country, along with the social conditions there. I recommend payment terms for each importer which may include securitized or un-securitized lines of credit or the use of financial institution support instruments.	4.52% 14

## Nacm Survey - May 2014

<p>I have one of the most interesting and challenging jobs in international business. I am the credit specialist for all international accounts at my company. Working with the sales team I set up new accounts, assist with problems the customer is having and also make certain that we get paid! Not only do I learn the various ways that different countries have of conducting business, I learn about different cultures which is very interesting. I can go around the world in 30 minutes and never leave my office!</p>	<b>9.68%</b> 30
<p>In short—I mitigate risk as it relates to accounts receivable and generate cash flow daily through sound collections processes. Some people count beans. I like to say that I protect and collect them! I get involved when I see anything that has the potential to impede cash flow. As well, our department lends support to and has become a resource for sales and operations personnel throughout our company.</p>	<b>5.81%</b> 18
<p>My job as credit manager is to facilitate growth by SERVING our customers using cutting edge credit reporting services to maximize their credit line. I am also responsible for maximizing the value of our accounts receivable by minimizing bad debt expense and PROTECTING the A/R by maintaining an acceptable level of risk. Lastly but just as important, I guide my staff in COLLECTING all past dues while preserving exceptional customer relationships. In a nutshell, I am here to serve, protect and collect.</p>	<b>20.65%</b> 64
<p>In a nutshell, I have two primary goals. I want to protect the assets of my company, and I want to help my customers get what they want. My customers want to buy my company's steel, and I find a way to make that happen. I do that in various ways, usually involving a few simple steps like a short credit check, obtaining a signature on a document or two, ensuring that any necessary security filings are performed, and finally setting credit limits that meet my customer's needs while ensuring that I have mitigated the risk prudently. I will take acceptable risk, because I believe that the steel does not do anyone any good if it is sitting in our warehouse.</p>	<b>7.74%</b> 24
<p>I work in commercial credit and collections. Many people think that means I'm a bill collector, but really I'm a relationship manager that works to minimize risk and maximize profits. At a conference I once heard the phrase that people pay people before they pay companies, so I do my best to be the person that they want to pay. The most rewarding part of my job is partnering with businesses to make good decisions that benefit us both, which is better for everyone's bottom line. It's not always easy, that's true, but the complex issues can often be the most rewarding.</p>	<b>36.13%</b> 112
<b>Total</b>	<b>310</b>