

# Beyond the Checkbox: The Real Formula For a High- Performing Credit Team



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# Discussion Points

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Who we are and where we started?

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What is best in class?

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Do you have the right people?

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Where do you start?

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Are there processes in place?

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What's the end goal?

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What is a S.W.O.T approach?

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Why continuously improve

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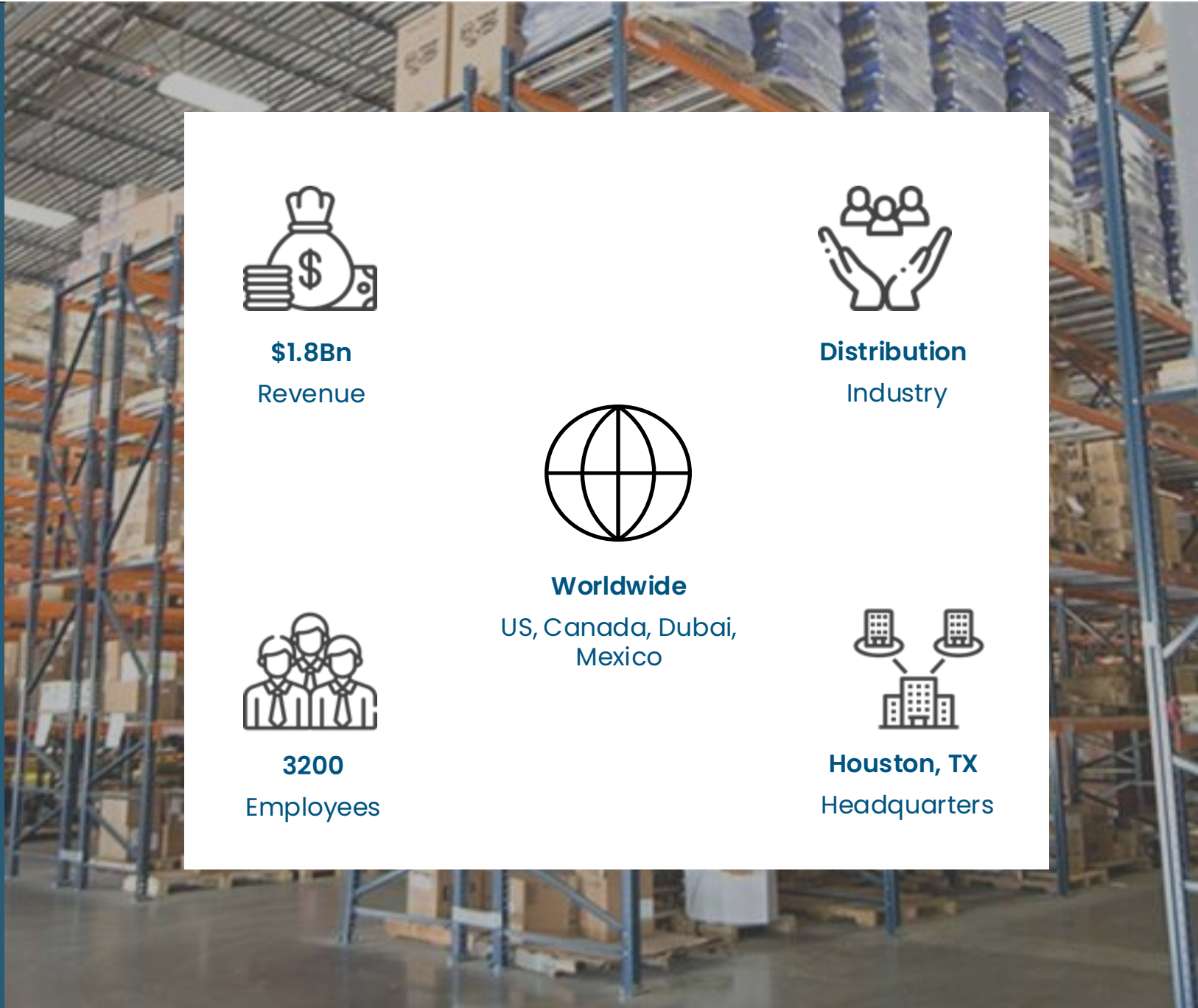
Q & A

# Who We Are

## About DXP

**Founded as Southern Engine  
and Pump Company in 1908**

For more than 100 years, DXP Enterprises has been providing customer driven solutions to a variety of end markets and industries worldwide as a leading distribution expert. DXP continues to stay on the leading edge of technology, training and products.



# Looking Back..

No goals or metrics

No formal credit review process

No leadership

Inefficient collection

No documented procedures or training guides

Cumbersome order release process

No automation

Ineffective credit reporting tools

## What is Best In Class?

It is not one size fits all. It is different from “world class”.

By definition, it is something that is best of its kind.

# What Would You Say You Do Here?



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Where it all begins..

Take the People,  
Process and  
Performance  
Approach

# What is the Secret Formula?



## People

- Recruiting best-in-class people
- Adapting to new processes and technologies
- Defining the A/R team's role in company's success



## Process

- Automating where it makes sense and with the right technology
- Making A/R processes more efficient
- Doing more with less



## Performance

- Building KPIs aligned with the business
- Analyzing past data for benchmarking
- Incorporating best practices to improve both people & processes

# People Are the Building Blocks



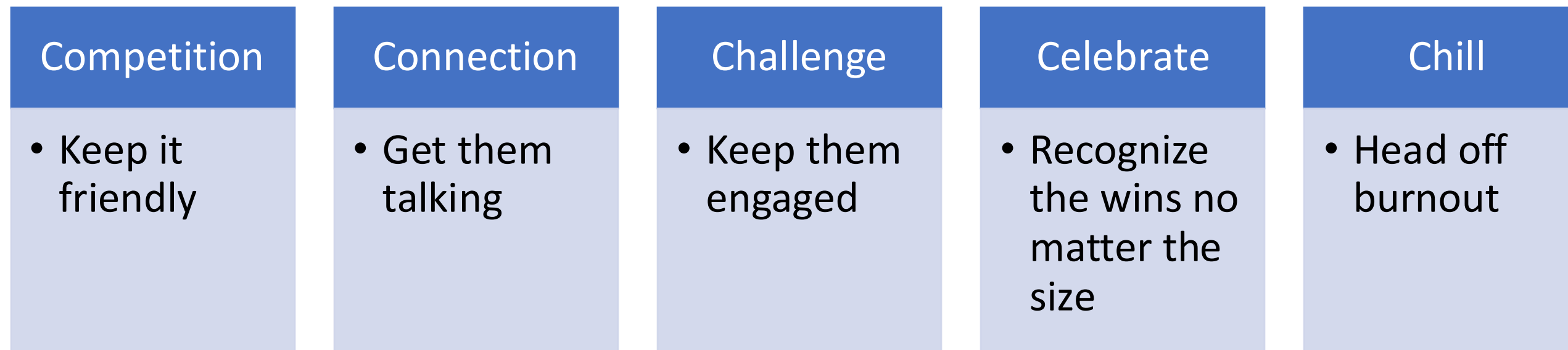
# Start with the Basics

- Is there employee engagement
- Do they understand their role and responsibilities
- Is the workload balanced
- What is their knowledge
- How diverse is the team
- Are salary bands in line with the market
- Do they know what the company does

# People Strategies

- Set clear goals and expectations
- Communicate effectively
- Be able to communicate messages whether internal or external
- Don't be afraid to deliver tough messages
- Spread the good news
- Offer a path to grow and learn
- Prioritize time off

# Don't Forget the Five C's



# The Sixth C: Change Management



“What if we don’t change at all ...  
and something magical just happens?”

# Process Gets Things Moving

- Establish a credit policy
- Define and document your credit process
- Right size your LOA's
- Automation
- Build a collaborative model

# So, What Is the End Goal?

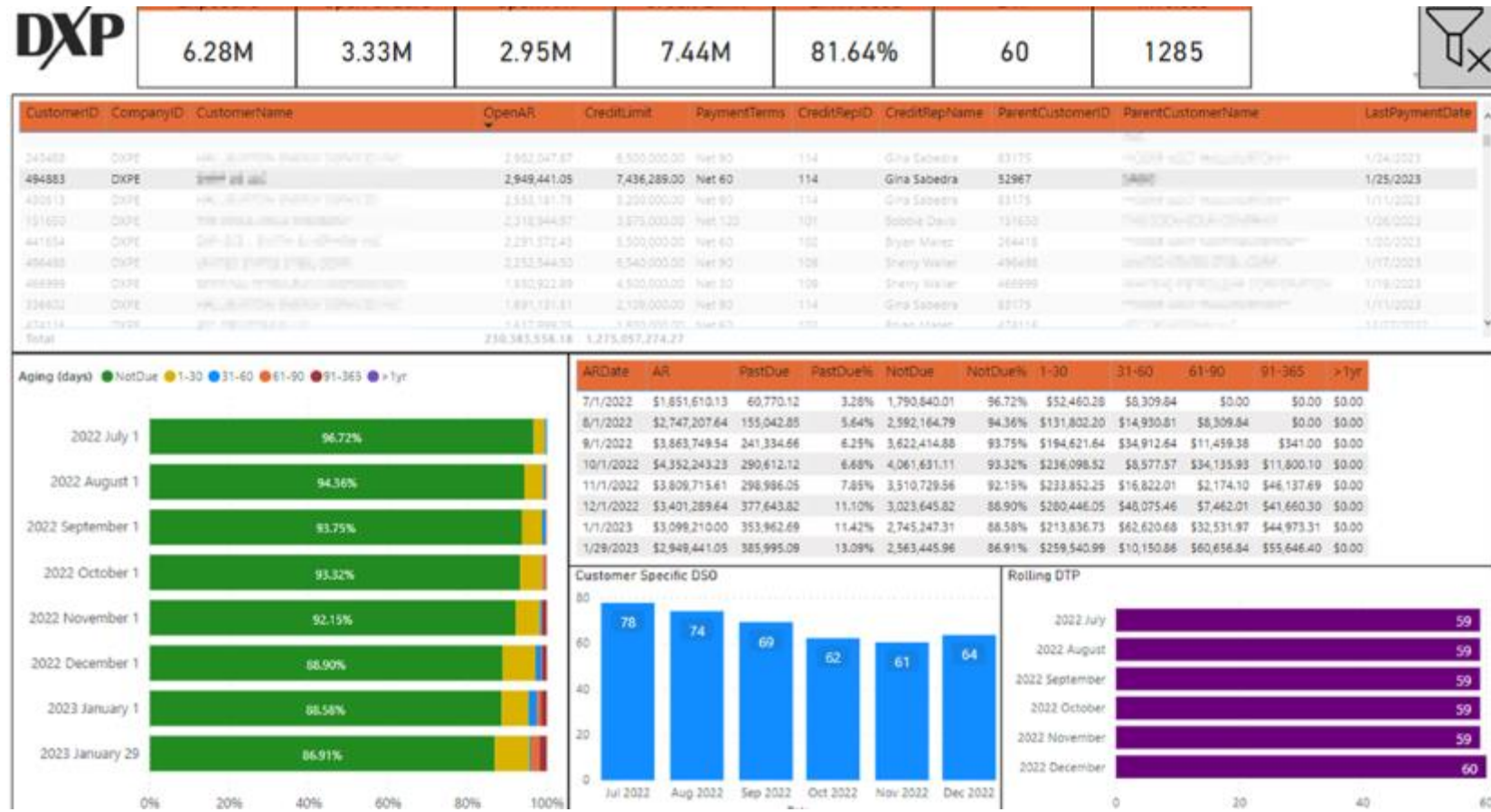
# Performance Is the End Goal



# How Do You See Your Results?

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# Visualizing Your Performance



# The S.W.O.T. Approach

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# The S.W.O.T Approach



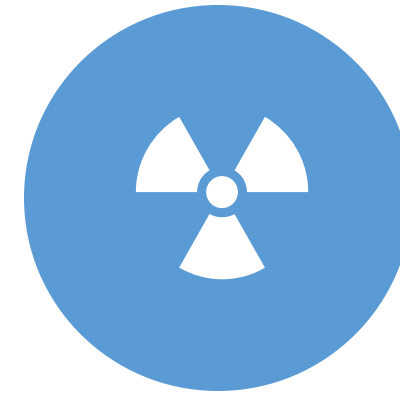
STRENGTHS



WEAKNESSES

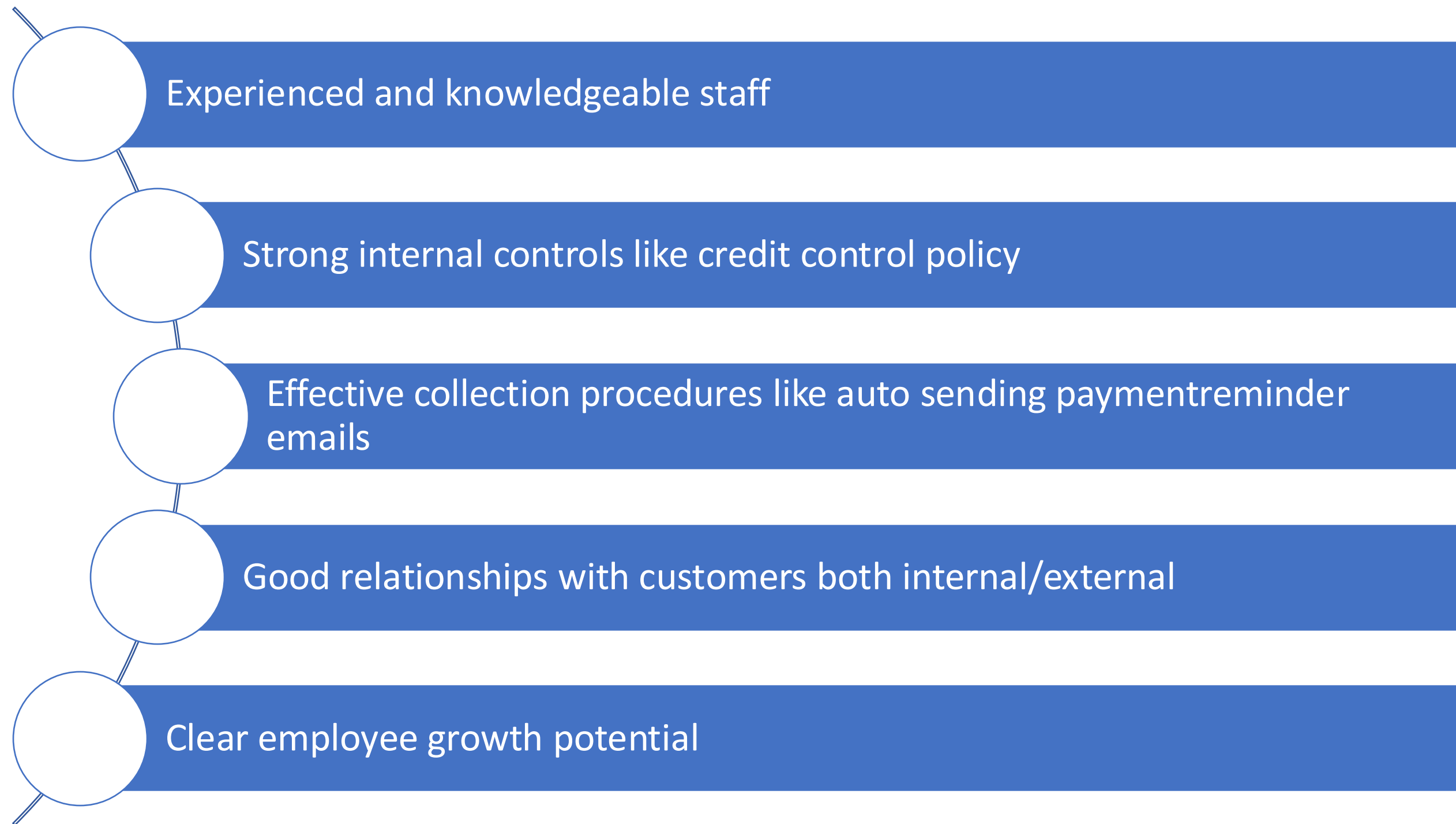


OPPORTUNITIES

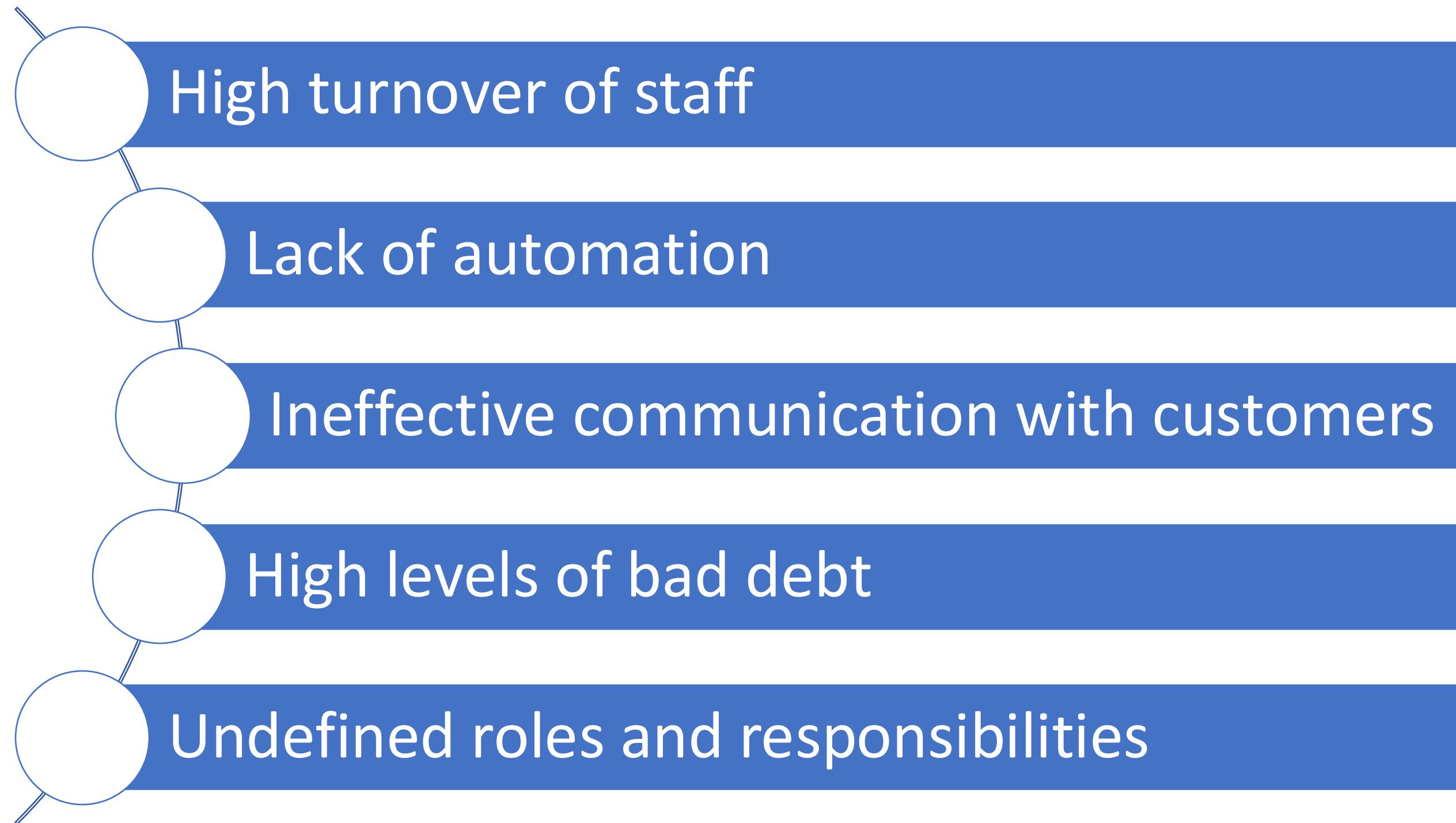


THREATS

# Strengths



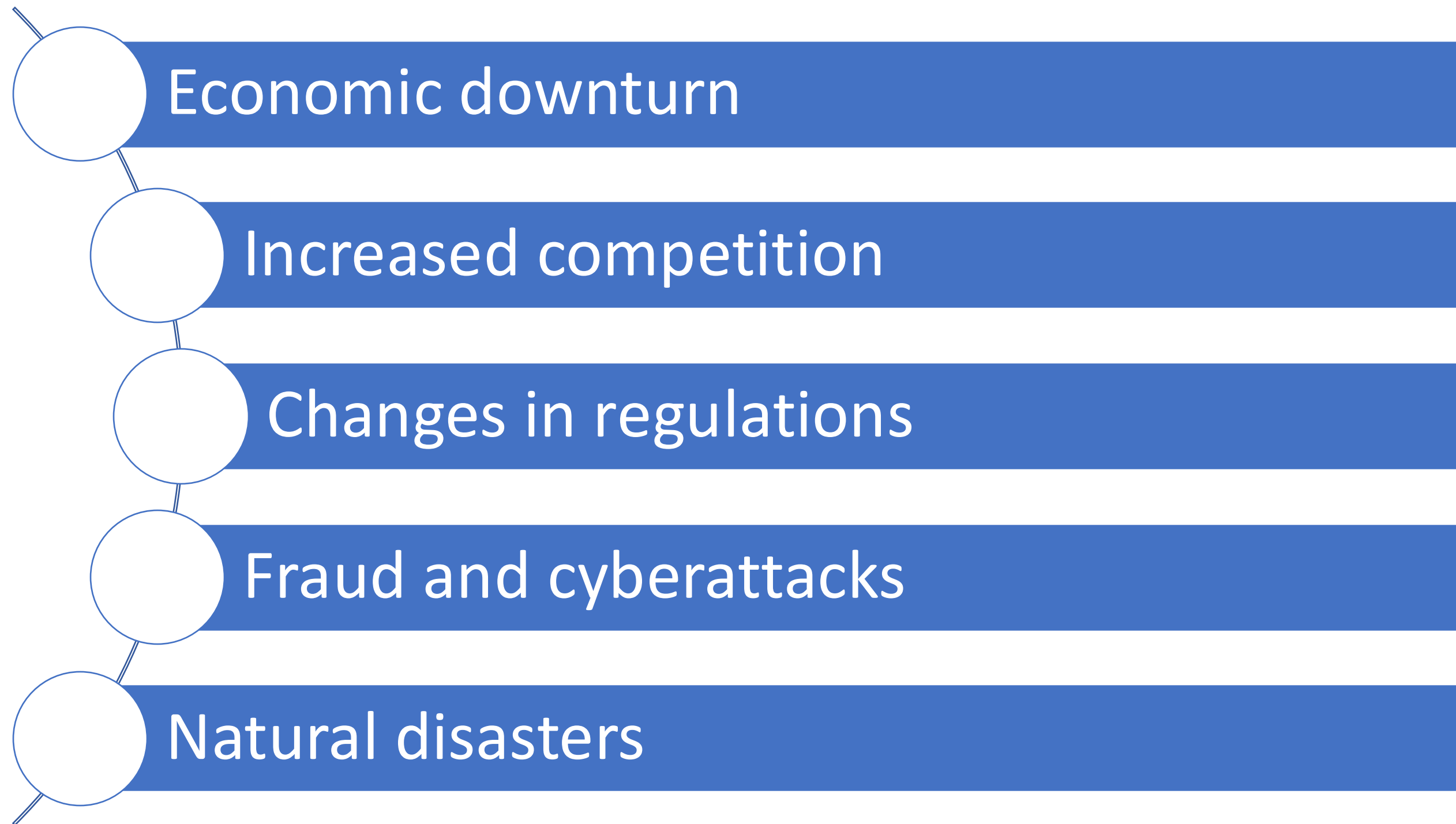
# Weaknesses



# Opportunities



# Threats



# So, What Happens Next?

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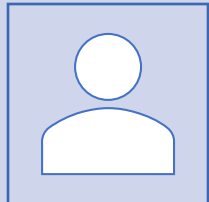
# Why Make it Harder Than It Has to Be?



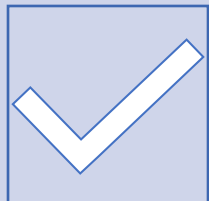
# Actionable Takeaways



Build trust before you build strategy



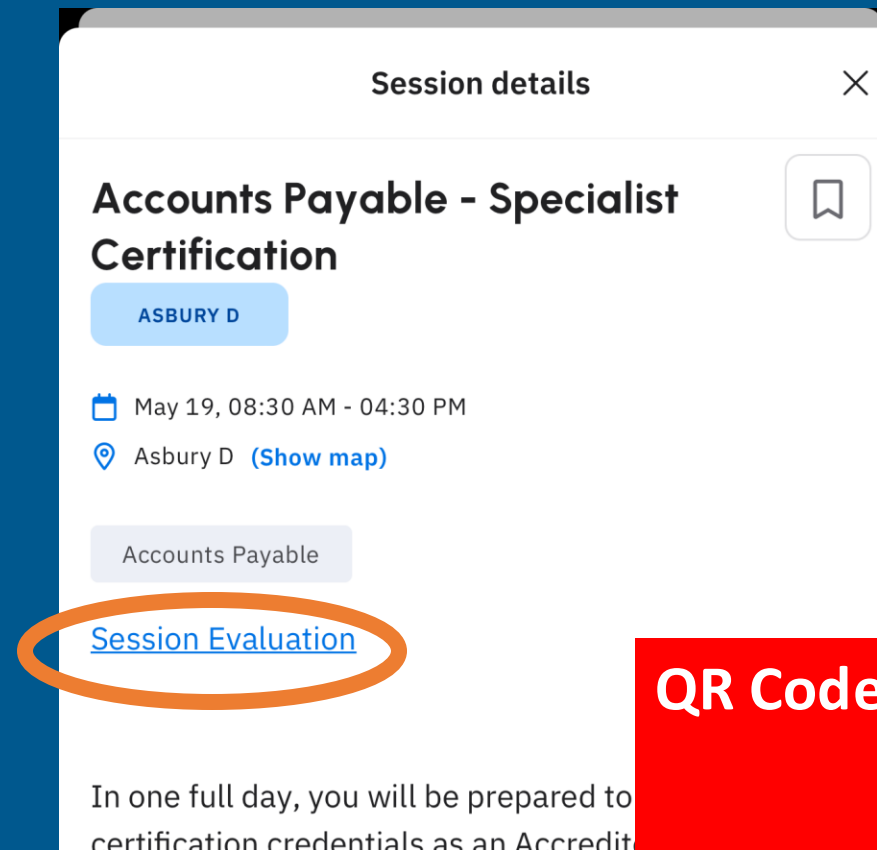
Hire for mindset, not just skillset



Continuously evolve together

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# QUESTIONS?

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