

Robert (Bob) Johnston, A Credit Professional and 'A Sales Organization's Best Friend'

How do you
leverage Credit to
maximize your
'Comprehensive
Business
Strategy' ?

Comprehensive Credit executed:
strengthens sales strategies,
enhances the customer experience,
opens financing options, and
expands the bottom-line.



Why 'Credit Executed' Frees Sales...And Management.

'Credit Executed' a) maximizes opportunities, b) defines risk, c) presents fact-based Customer profiles, d) supports other functions, and e) establishes peace-of-mind for decision makers and planners.

How?

By analyzing and scoring the different faces of risk, employing information and intelligence resources, forging internal and external partnerships,

Experience: Finding and building sales by executing a dynamic Credit function. I grow revenue, reduce costs and mitigate risk for commercial and international businesses of all sizes; across all industries. I build the interface between Sales, Credit, and Management, with exceptional and measurable results. I achieve my results with passion, by building teams, and by staying on the leading edge. **Industries:** Manufacturers- pharmaceutical, metals/auto, consumer products, hardware/building supplies, garment, paper, and agriculture. Distributors- telecomm. **Score Card:** My dynamic credit score cards are in use by public companies and global brands. **Measureable:** Industry leading metrics; grow sales and sale opportunities, identify and mitigate risk, save \$10's of millions in actual or potential losses, streamline processes to cut execution time, standup department, applications, lockboxes; mitigate fraud; and help form a fact-based appetite for risk.

building thoughtful and intuitive teams, and defining the business's tolerance for risk. Credit must be dynamic to be relevant, and does so by, developing: people, tools, intellectual property, and market knowledge. Credit is a 'fiduciary' charged to protect the Company's solvency, 'an enabling-agent' for Sales, and a 'face of the business' to enhance the 'Customer Experience'.

Just 2 ways I expand sales without new investment:

1. Organic growth: a) Maximize internal and external resources and b) Build working relationships with Sales and Clients. c) Score Customers for actual risk, d) right-size credit limits and e) build a portfolio profile.
2. Minimize delinquencies to improve credit limits, terms, and supply chain efficiencies.

Can I Add Value For Your Company?

With over 25 years of experience, managing credit for businesses of all sizes and structures, I possess the expertise and passion to do just that:

- ✓ Builds teams, passion & processes,
- ✓ Builds customer relationships,
- ✓ Refines portfolio risk for accurate tolerances while employing mitigation strategies,
- ✓ Grows organic sales with re-evaluations,
- ✓ Trains AR for best-in-class performance,
- ✓ Project manager/lead in AR including ERP mapping and lockbox implementations
- ✓ International credit and insurance, and country-risk mitigation strategies,
- ✓ Practical application of credit, regulatory, and bankruptcy law,
- ✓ Builds financial analysis tools, scorecards,
- ✓ Trains on strategies to obtain financials.
- ✓ **Being a Sales Organization's Best Friend!**

CONTACT ME TODAY:

Robert J. Johnston

✉ robert.j.johnston@protonmail.com

📞 901-692-0409

🌐 www.commercialcreditmemphis.biz/

Let's connect:   

#commercialcreditmemphis

#salesorganizationsbestfriend