



# The Sales **AND** Credit Relationship

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# Our Goal



*Provide Insight and Guidelines That Will Help Improve the Relationship Between Sales and Credit*



*DISCLAIMER – Statements and Opinions are Those of the Presenters and May Not Reflect Those of CMA, their Officers or Directors*



# 5 C's of Credit

- **Character**
- **Capacity**
- **Conditions**
- *Capital*
- *Collateral*
- **Culture**

*Traditionally Applied to Engagement with Customers*

*Today, We Will Relate 3 of The C's to Our Relationship with the Sales Team*



# Character

- *Communication and Involvement*
  - *Ask to Be Included, Don't Be Emotional When Excluded*
  - *Always Tell The Truth, Build Trust*

*Keep putting your foot in the door,  
it will eventually stay open.*

- *Conscientious About Reputation*
  - *Pay Attention to the Details; Emails, Professionalism, Attitude*
- *Provide Exceptional Customer Service*
  - *Internal and External*
  - *Do What You Say You Will Do*

**Consistency is KEY!**



# Capacity



- *Set Expectations from the Start*
  - *Recognize How Credit Impacts the Sales Team. What Are Their Goals? Where are Their Pressure Points?*
  - *Credit Goals are Not Stand Alone, We Can Work Together*
  - *Offer Assistance When It Makes Sense*
- *Take Ownership Of Your Decision and Your Role*
  - *Develop a Rapport with All Parties*
  - *Avoid Using "I Told You So"*
  - *Information is Your Greatest Resource*

INFORMATION



# Culture



- *Credit Are Relationship Builders*
  - *We Are Part of the Team; Don't Have Over-Inflated Egos*
  - *It's not Us vs Them, not Adversaries*
  - *Have an Open Mind, Let the Salesperson Talk, and Keep Good Notes*
- *Understand the Company Philosophy*
  - *Sales Driven, Operations Driven, ?*
  - *Meet with C Level For Better Appreciation; Develop a Level of Participation*
- *Get Involved*
  - *New Sales Training Programs*
  - *Attend Sales Mgmt Meetings*
  - *Ask for Sales Input in Decision Making*

# Take Into Consideration

## *Be Relentless in Your Pursuit of Knowledge*

- *Be Professional, Always Be Involved*
- *Understand The Sales Team Compensation Structure. How Are They Measured?*
- *Understand Your Company's Structure. What is The Most Important Objective?*
- *Plan Your Goals and Targets With Those Items in Mind. Get Buy In From Management.*
- *Finally, Communicate and Always Work to Improve Communication*



# Questions & Comments



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