

# Creating Synergy between the Sales and the Credit Teams

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**- Why?**  
**- How?**  
***Synergy***  
***between***  
***the Sales and***  
***the Credit***  
***Teams***



# Defining 'Synergy'

*There were four people named:  
Everybody, Somebody, Anybody and Nobody.*

*There was an important job to be done and  
Everybody was asked to do it.*

*Everybody was sure Somebody would do it,  
Anybody could have done it but Nobody did it.*

*Somebody got angry about that, because it was  
Everybody's job.*

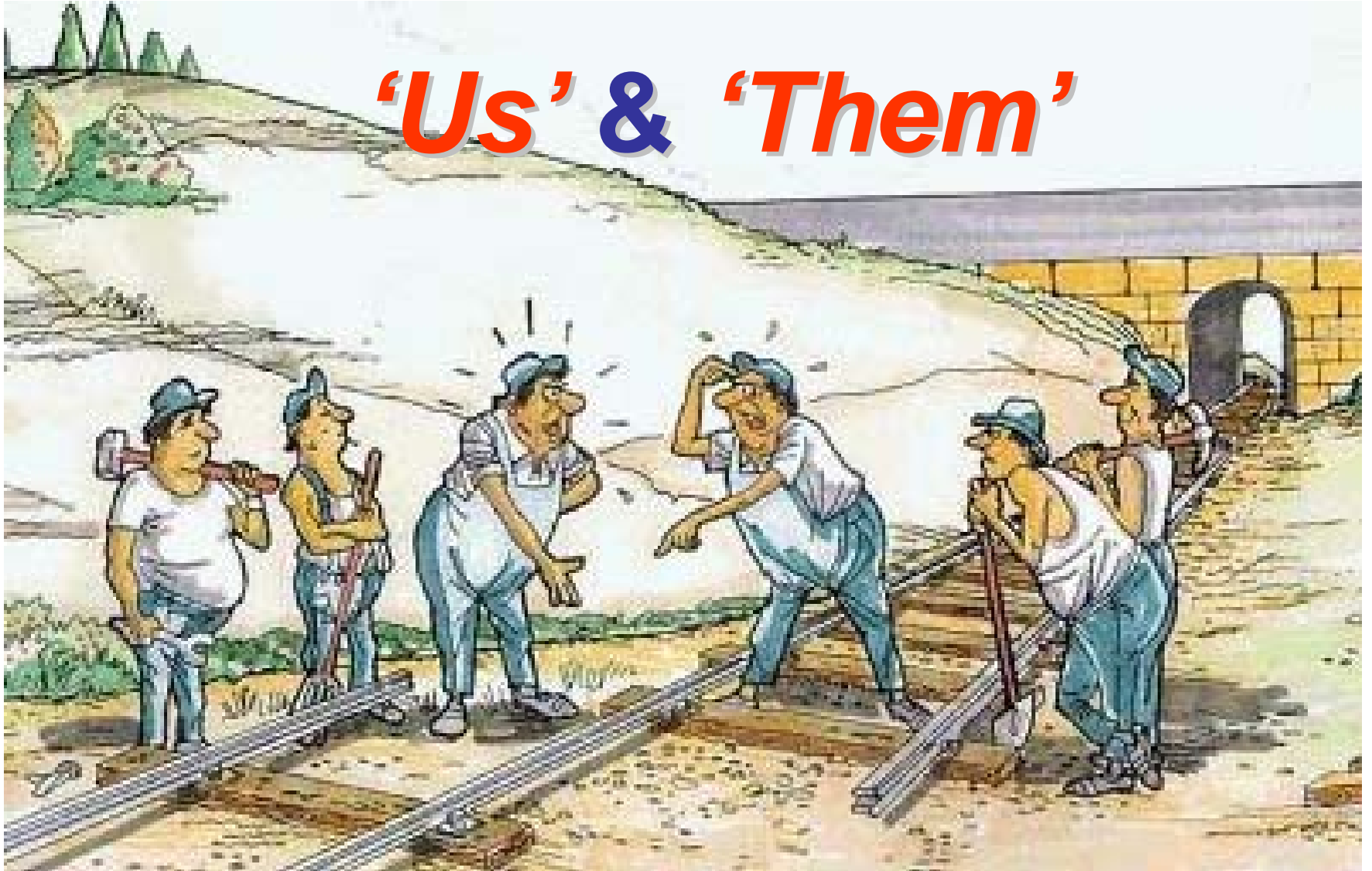
*Everybody thought Anybody could do it but  
Nobody realized that Everybody wouldn't do it.*

*It ended up that Everybody blamed Somebody  
when Nobody did what Anybody could have done.*

## ***Why 'Synergy' between Sales & Credit?***

- To gain competitive advantage***
- To differentiate our product / service***
- To provide good customer service***
- To obtain proactive information***
- To increase profitable sales***

# *'Us' & 'Them'*



## ***‘Synergy’ between Sales & Credit?***

***‘The sales team triggers the sale,  
and the credit function completes  
the process by agreeing competitive  
credit terms with the client...’***

## ***Information.. Information.. Information***

A world map with a blue gradient background. Numerous small yellow dots are scattered across the map, representing various global locations. The text is centered over the map.

**The Sales People are a  
good source of Market  
Information**

**How**  
*to create*  
**Synergy**  
*between the*  
**sales and**  
*the credit*  
**teams?**



# ***'Internal Customer' Concept***



**Treating our  
colleagues as  
internal  
customers**

***Meeting the  
needs of our  
peers***

## Internal Politics

<b><i>Implementing Change</i></b>		<b>Influence over synergy between the Sales &amp; Credit</b>	
		<b>High</b>	<b>Low</b>
<b>Attitude to synergy between the Sales &amp; Credit</b>	<b>Supportive</b>	<b>Influential Supporter</b>	<b>Non-involved Supporter</b>
	<b>Opposed</b>	<b>Influential Opposition</b>	<b>Non-involved Opposition</b>

**Product**

**Promotion**

**Place**

**Price**



# Resistance to Change

**Education & Communication**  
**Participation & Involvement**  
**Facilitation & Support**  
**Negotiation & Agreement**



## **Domino Effect**



### **Sales – Credit Synergy**

***Breeds positive internal attitude & culture***

***Results in better customer service***

***Reflects in enhanced customer satisfaction***



***“The Wise don’t batter against stone walls, but find ways around them, under them, or over them”***

**Thank You**

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