

# Evolution in Credit

## Management: Process Mapping for Credit Management Excellence

Enhancing Credit Management Strategies with The Power of Collaborative Process Mapping

**IMPROVED PROCESSES**

Success Is A Continuous Process



# About Improved Processes.com

We empower people to share knowledge, embrace new ideas, create sustainable change & crucially **Protect What They Build.**



**Nick Hayes ACICM - Founder**  
Transformation Specialist & Facilitator

## Experience:

**Process Change Specialist** - Improvedprocesses.com

**Senior Business Analyst** - Essar Oil UK

**Credit Risk Manager** - Shell UK

**Senior Credit Analyst** - Bank of America

**Author** - "The Power of Mindset: In Achieving Personal & Professional Success"

We bring Global Corporation Best Practice and tailor it to match your business. It's about working Smarter, not Harder, but it's also very much about People and Collaboration. We teach how to develop a Growth Mindset, to open the doors for energy and innovation.

With decades of Credit and Change experience, we empower teams to share their knowledge, unlock silos and find the gaps to see where improvements are needed and we are always there to guide their journey.

By creating detailed process maps, we gain a valuable visual insight into all tasks being carried out and what's GOOD, NOT SO GOOD and the OPPORTUNITIES...

This tried and tested approach is the key to creating lasting change, and crucially protecting the GOOD and improving the BAD. Everyone can see how everything fits together and gives direction.

# Vision & Mission

## Vision

Our vision is to reshape the landscape of credit management by fostering collaborative innovation and process transparency.

Centered on people, we aspire to empower organisations with the tools and knowledge to elevate their credit management practices, driving efficiency, informed decision-making, and industry excellence.

We envision a journey where every individual takes ownership, driving progress and transformation forward. People need to feel part of the process.

We are dedicated to making purposeful changes, ensuring sustainability and avoiding the reversion to legacy habits.

## Mission

Our mission is to unite expertise in credit analysis and process optimisation to revolutionise credit management.

By forging close collaborations with credit leaders, we provide essential support for their business transformation endeavors.

Through comprehensive end-to-end process mapping, we break down silos, unveil concealed opportunities, and establish a robust framework for strategic growth.

Our dedication lies in enabling organisations to navigate the evolving credit management landscape with confidence, integrity, and a shared commitment to progress.

This process-oriented approach provides a detailed foundation from which credit strategies can be created, transformed, and driven forward.

# The Power of Combined Expertise

- **Combining Forces for Enhanced Credit Management Strategies**

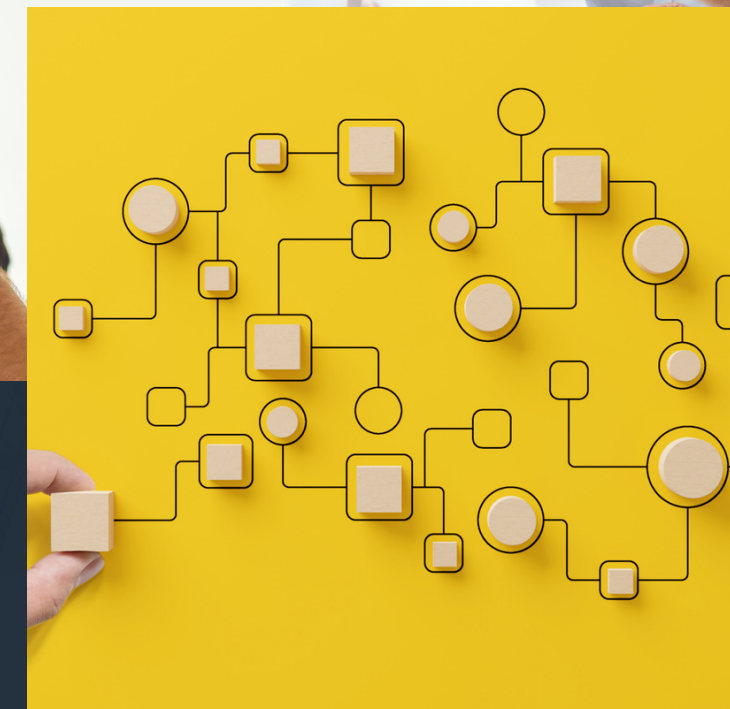
Our collaboration centres on a powerful synergy between process mapping and credit analysis, aimed at revolutionising credit management strategies.

By seamlessly combining these two distinct disciplines, we unlock a new dimension of effectiveness and innovation.

- **Process Mapping: Illuminating the Pathway**

Process mapping serves as the cornerstone of our approach. We meticulously chart the 'as is' processes, opening up silos, uncovering gaps, and revealing hidden opportunities.

The result? A comprehensive visualisation of the entire credit management landscape.



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# Collaborative Credit Transformation

At all levels, collaboration takes on a dynamic significance as it unites diverse expertise to sculpt the future.

Embracing new ideas becomes not just a choice, but a strategic imperative. It's about harnessing collective wisdom, fusing varied perspectives, and igniting innovation that transcends traditional boundaries.

This collaborative ethos empowers us to navigate complexity with agility and lead with a shared commitment to trying new paths that lead to sustainable success.

By delivering something different and better, we shape not only outcomes but the very landscape of excellence.

1

## Credit Analysis: Focused Insights for Informed Decisions

Complementing the process mapping, our credit analysis expertise brings focused insights into the equation. We navigate the intricate web of credit data to identify crucial patterns, risks, and opportunities, offering a robust foundation for strategic decision-making.

2

## Transformational Impact: Elevated Credit Management

The power of this collaboration lies in its potential to drive transformational impact. By seamlessly merging process transparency and credit insights, we empower organisations to make purposeful changes that are sustainable and aligned with their unique objectives.

3

## End-to-End Transformation: Sustainable Evolution

Together, we chart a course not only towards better credit management practices but also towards a sustainable evolution. Our shared commitment ensures that the changes we introduce are purposeful, lasting, and impervious to reverting back to outdated habits.

4

## Unlocking the Future: Empowering Credit Management Excellence

In essence, our collaboration presents an opportunity to unlock the future of credit management excellence. We merge proven methodologies, innovative thinking, and a dedication to positive, lasting change, setting a new standard for the industry.

# Capturing the "AS IS"

The "as is" state of a company's processes is like looking at a snapshot of how things are currently done

**It's a way to see the steps, tasks, and how people work together right now. It's kind of like looking in a mirror to see what's working well and what might need fixing.**

Understanding the "as is" is like uncovering a treasure map

we can find ways to make things smoother, spot where things could be better, and set a clear path to improve for the future. It's like starting on a journey with a map that shows where we are and where we want to go.

It's a crucial starting point that empowers everyone to share knowledge, release ideas and go on the journey with confidence and purpose.

# Review and Workshop

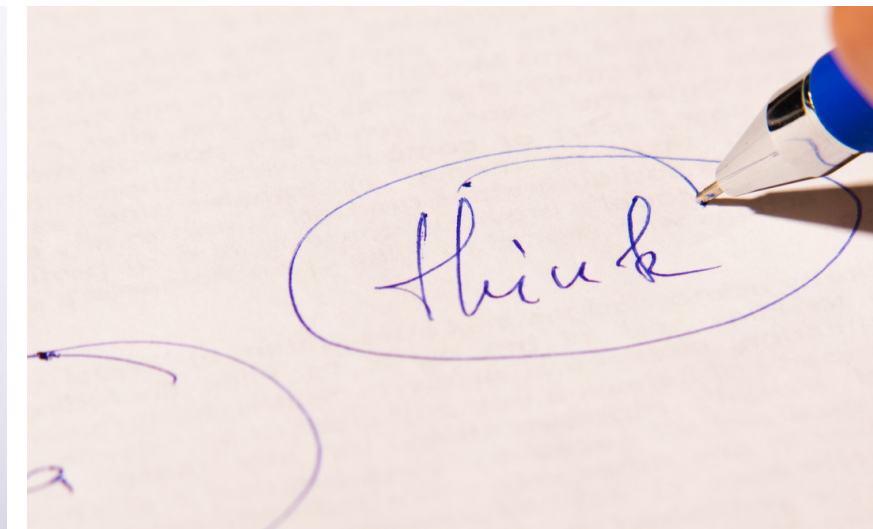
The next stage involves carefully reviewing the "as is" processes by taking a deep dive into how things currently work, and opening silos.

When we see the holistic processes, it's like zooming out on a map and suddenly understanding the whole territory.

This awareness helps the Teams connect the dots between different tasks and departments, much like joining the pieces of a puzzle.

We can see where things overlap, where gaps exist, and how everything fits together.

The NEXT fun part is workshopping the "TO BE"



# Unlocking Silos

## Fostering Collaboration, Maintaining Independences

The workshops bring pivotal insights by unlocking silos and fostering collaboration.

Crucially, this collaboration gives the essential independence required to maintain segregation of duties, whilst still joining up the dots of the E2E processes.

Simultaneously, the workshops serve as a platform to spark and nurture innovative ideas. It's empowering!

By encouraging cross-functional discussions, we create an environment where insights flow freely and collective creativity thrives.



**When we unlock silos, we start to remove the  
"Collaboration Chaos" from the business**



# Fostering Knowledge Sharing and Innovative Thinking

Following a holistic review of the "as is" processes and the unlocking of silos, our "to be" workshops become a forum for knowledge sharing and innovative ideas.

## Tapping into Collective Experiences

As teams come together, they bring with them insights and experiences from different departments. This diverse range of perspectives creates a rich tapestry of collective knowledge.

## Uncovering Fresh Perspectives

This cross-departmental collaboration unlocks fresh viewpoints that may not have been apparent before. These varied perspectives lead to novel solutions and innovative approaches.

## Insights from Unlikely Sources

Even individuals who may not have direct interactions with a particular department can contribute valuable insights. Their interactions with other interconnected departments offer a unique vantage point that can shed light on hidden opportunities and challenges.

**Through the creation of an inclusive environment that values diverse voices, we cultivate an atmosphere where new ideas flourish. This growth of ideas fuels impactful change and drives continuous improvement.**



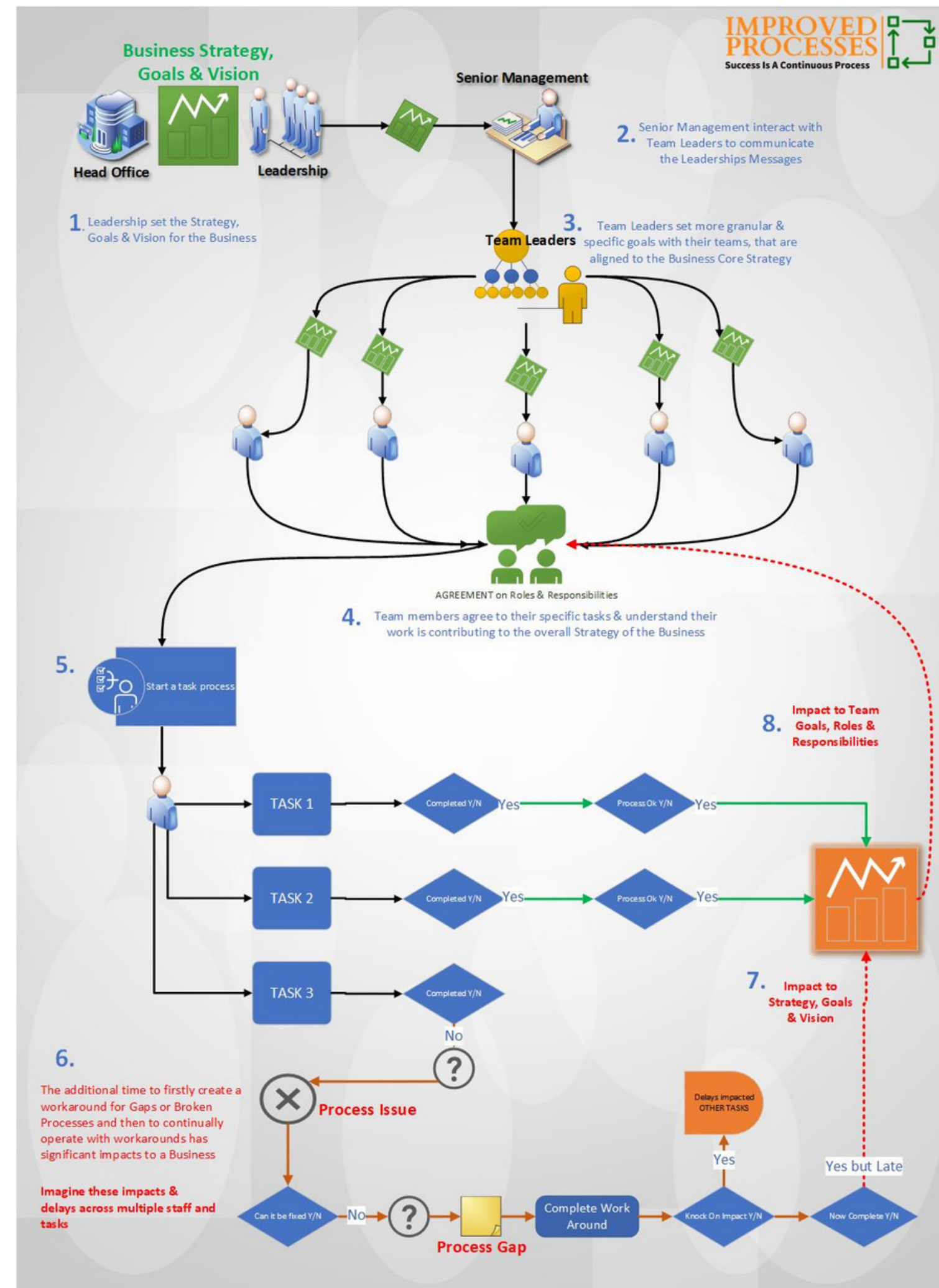
# The Cascade Effect

At the executive level, strategies are crafted and disseminated to senior management, who pass them down to teams. This cascade shares objectives top-down, causing varied reactions. While some embrace changes, others resist due to familiarity and fear of change

During operational integration, challenges will emerge with legacy gaps, workarounds and unclear instructions which impact execution and goals. Some of these issues predate changes and worsen with new initiatives, often stalling progress.

Yet, a remedy exists. Thoroughly mapping processes beforehand lets us spot gaps, fix workarounds, and establish clear paths. This bottoms-up collaboration forms a solid base for strategic talks. A clear process grasp empowers confident strategy discussions, built on a foundation of success and joined up thinking.

Involving people at the start of the process helps gain valuable insights, new ideas, and develops a sense of trust, which fosters quicker acceptance to change, and the teams **Protect What They Build**



# Staff Retention and Attracting New Talent

☀️ **A collaborative work environment fosters a strong sense of belonging, enabling employees to contribute meaningfully and increasing job satisfaction.**

**This sense of belonging reduces turnover rates, contributing to a stable and dedicated team.**

🚀 **Opportunities for skill development and cross-functional growth empower employees to embark on a journey of professional advancement.**

**As they broaden their skill set and explore new horizons, employees feel valued and motivated to reach their full potential within your organisation.**

👤 **Attracting new talent with a reputation for innovative credit management practices and a collaborative culture is a compelling proposition. Emerging professionals are drawn to environments that offer learning opportunities, foster innovation, and encourage teamwork.**

💡 **Staff retention through a culture that actively embraces diverse perspectives is a cornerstone of a dynamic and inclusive workplace.**

**Employees are more likely to stay when they know their unique viewpoints are valued, contributing to a harmonious and thriving work environment.**



# Our Core Services - Recap

*backed by years of Credit Management and Process Expertise*

Process Mapping the  
"AS IS" & "TO BE"

Facilitating Change Programmes  
and empowering people

Ongoing Support and  
forming growth mindsets



## Consulting Services

Unlocking the knowledge held within a business - capture the heartbeat of the processes and quickly finding areas for improvement

## Success Strategy

Taking people on the change journey, making them feel empowered, which is key for staff retention and personal & professional growth

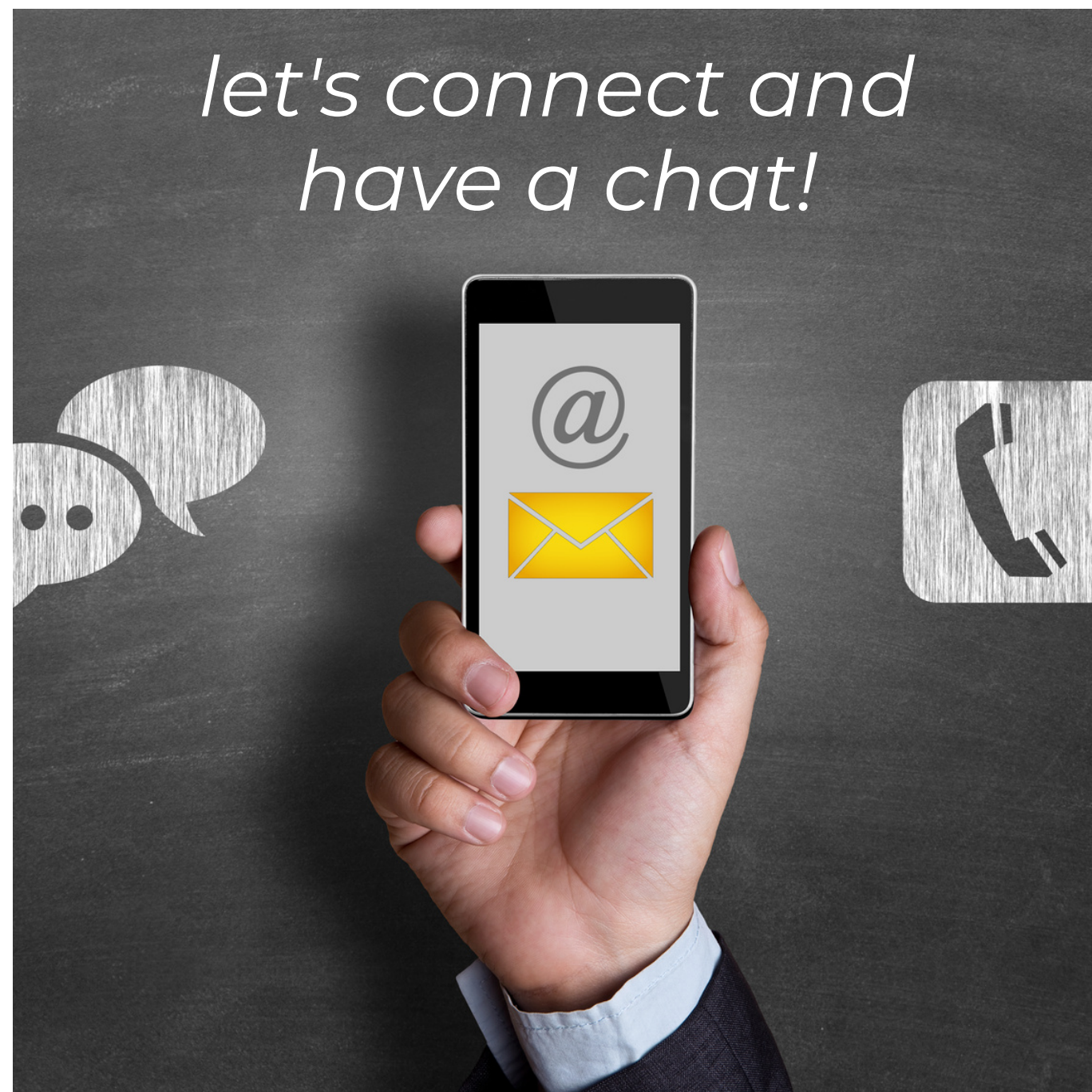
## Touchbase Analysis

Periodically Check in with business to ensure changes do not revert back and help facilitate new ideas and improvements as they naturally occur

# Contact Us

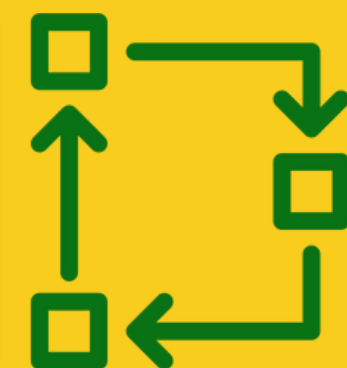
**Success Starts with a  
Conversation**

*let's connect and  
have a chat!*



# IMPROVED PROCESSES

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# Thank You

Making Change Simple, Sustainable  
and Collaborative