



# PROFESSIONAL ALTERNATIVES

———— credit and risk group

## PERSONAL INVESTMENT AND DEVELOPMENT

**Assume you have just been told that your job is  
is going to be eliminated.**

**However, the organization is willing to give you  
one hour to prove your worth to the  
organization.**

**Could you do it?**

**MARKETING**

marketing

generate, relationships, techniques, profitable, society, activities, defined, production, competitor, profits, solution, concept, client, delivering, customers, identify, sales, process, goal, goods, variety, maximize, advantage, distribution, support, communicating, satisfaction, focus, build, brand, value, offer, strategy, sales, business, view, activity, strong, long, term, management, development, organization, delivering, means.

**I**  **MARKETING**

**Marketing**

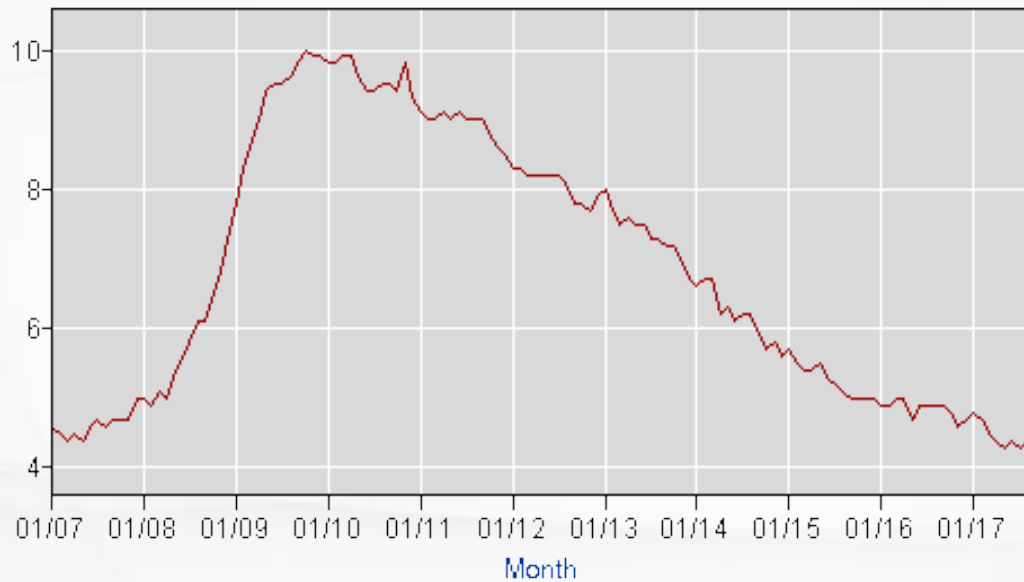


**M A R K E T I N G**

# **UNEMPLOYMENT RATES**

# National Unemployment Rate

## Last 10 Years



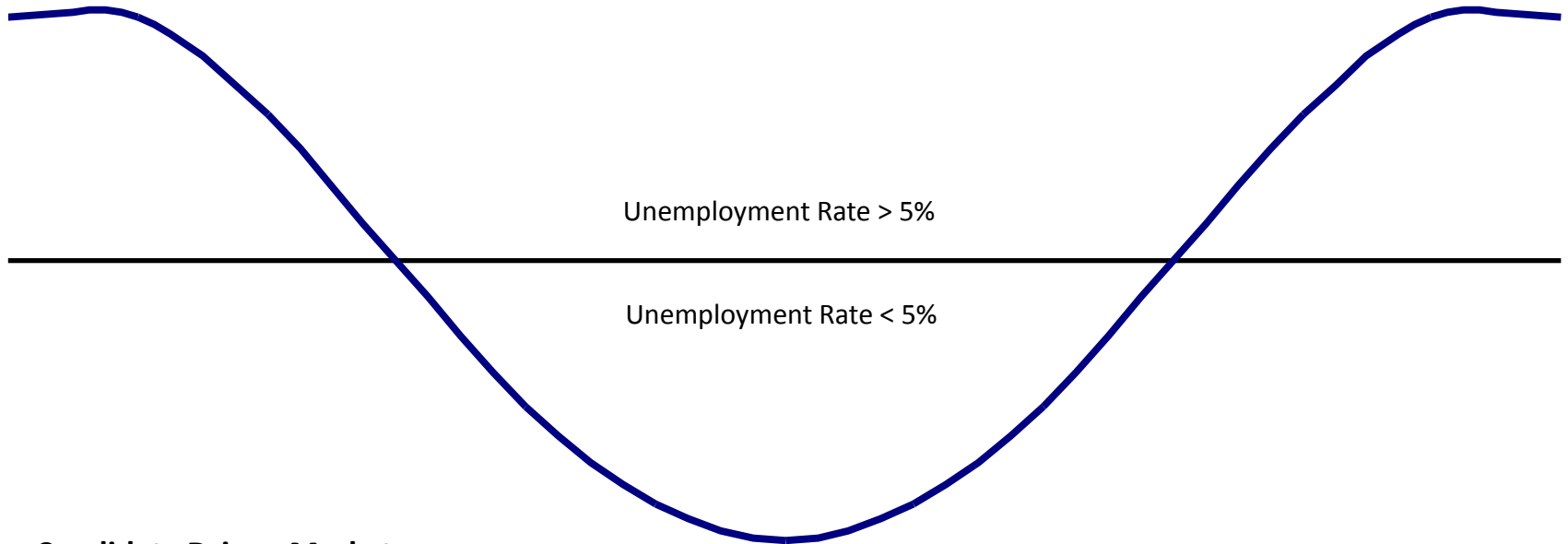
# Local Unemployment Rate Last 10 Years



**WHO HAS LEVERAGE?**

# Candidate vs. Company Driven Market

Company Driven Market

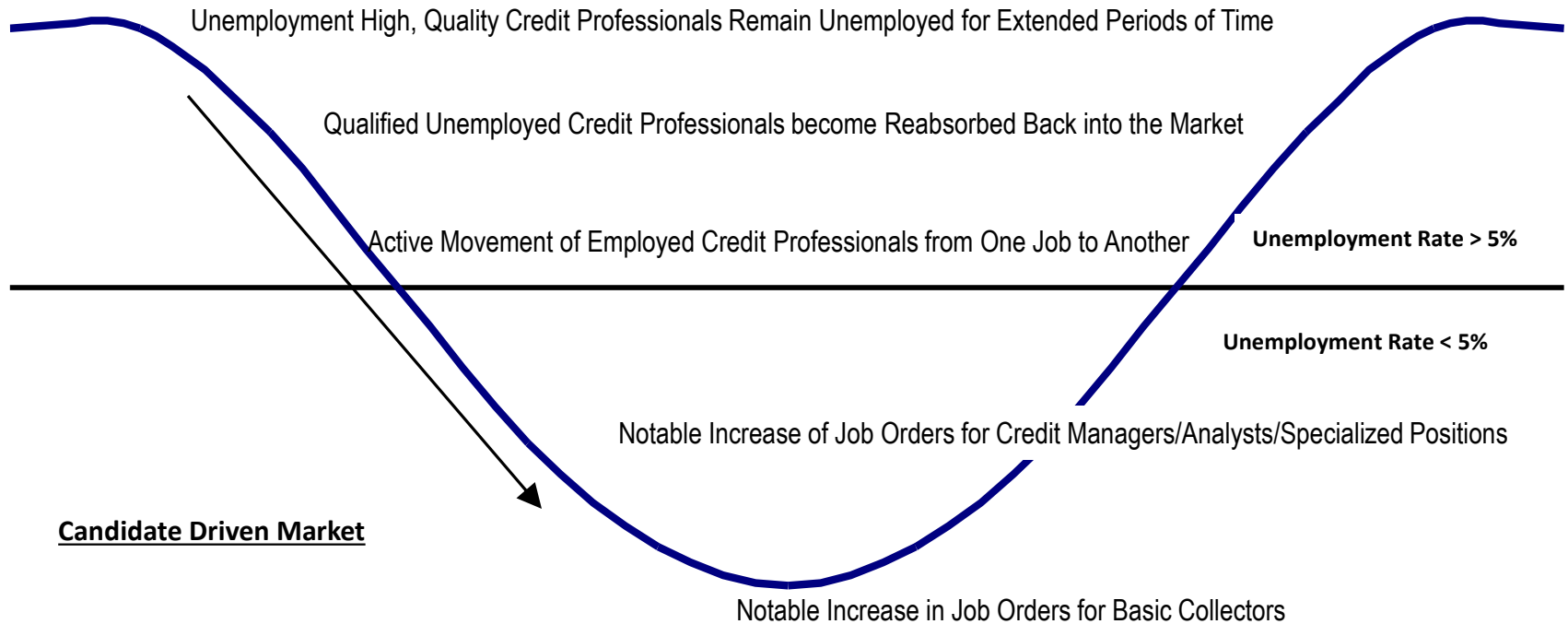


Candidate Driven Market



# Candidate vs. Company Driven Market

## Company Driven Market



## Candidate Driven Market

# Candidate Driven Market

- Candidate Viewpoint
  - Multiple offers
  - Counter-offer
  - Great opportunity to advance (position and compensation)
  - Great opportunity to learn new skills
  - Can progress Internally or Externally

- Company Viewpoint
  - You MUST sell your company
  - Time is of the essence
  - Must be flexible on hiring requirements
  - Must be willing to pay top dollar

# Company Driven Market

- Candidate Viewpoint
  - Must be realistic with demands
  - Reevaluate Priorities
  - Unique Skill-sets acquired during the Candidate Driven Market will be the differentiator for External Roles
  - Can only progress Internally
- Company Viewpoint
  - Extremely selective, looking for 95% match
  - Usually have 2-3 Qualified Candidates to choose from
  - Offers are more conservative

# How to Keep Your Job

- **Strategic**
  - Market your department and your role within the organization
- **Tangibles**
  - Keep your skills current
  - Expand your skill set
  - Be willing to broaden your scope
  - Ensure your work product is superior
- **Intangibles**
  - Do the basics (be on time, leave personal problems at home, don't be a distraction, etc.)
  - Maintain a good attitude (don't complain, be positive, be supportive, don't gossip, etc.)
  - Don't get involved in office politics

# Internal Self Marketing

1. Develop a strategic Marketing plan for yourself.
2. Identify Internal and External Customers, including their different wants and needs.
3. Define what you bring to the table.
  - FAB Analysis – Features, Advantages, Benefits
  - MSA – What have you Made, Saved or Achieved?
4. Then, promote them as if no one knew you existed.
  - Oral Communication
  - Written Communication
  - Online Media

# Examples of Adding Value

- -Effective Problem Solver
- -Always Look for Improvements
- -Improve Your Communication Skills
- -
- -
- -
- -



"We're looking for someone with the wisdom of a 50-year-old, the experience of a 40-year-old, the drive of a 30-year-old and the pay scale of a 20-year-old."

# How to Get a Job

1. Assess your Skills and Goals
2. Be Realistic In Your Expectations
3. Identify Opportunities
  - Through Your Contacts (Network, Network, Network – LinkedIn, Facebook, Trade Associations, Past Contacts, etc.)
  - Through Recruiters
  - Through Job Postings ([www.indeed.com](http://www.indeed.com))
4. Target Your Response
5. Prepare for the Interview
6. Follow Up

**MUST STAY POSITIVE!!!**



# Any additional skill you acquire will make you more marketable:

- International Credit
  - International Collections
  - Liens/Bonds
  - Software (Oracle/SAP/JD Edwards, Collections Software)
  - Software Implementation
  - Letters of Credit
  - Financial Statement Analysis
  - D&B
  - Credit Policies/Procedures
  - Bilingual
  - Manage multiple locations
  - Manage acquisition process
  - Manage large volume portfolio
  - Manage large dollar portfolio
  - Contracts
  - Multiple Commodities
- 
- Designations (CCE, CBF, CCM, CPA)
  - Degrees (MBA, BBA)



# PROFESSIONAL ALTERNATIVES

credit and risk group

credit and risk group  
lending services group

- professional search group
- technology services group

## THANK YOU FOR YOUR TIME