

IT HAS BEEN MORE THAN A DECADE SINCE THE GREAT RECESSION AND WHILE THE ECONOMY CONTINUES TO GROW, THERE WERE LESSONS LEARNED IN THOSE TWO YEARS WHERE CREDIT WAS DIFFICULT TO OBTAIN AND THE ECONOMY STUMBLER. WHILE COMPANIES ARE WILLING TO INVEST IN THEIR PEOPLE, ORGANIZATIONS LIKE OUR OWN NACM HEARTLAND ARE COMPELLED TO CONTINUE TO DEMONSTRATE VALUE.

Our board of directors is committed to providing true value to our members through our activities and partnerships. The result is a stable number of members who participate at both the local and national level.

In the past year, we:

- + Added 12 new members.** They include Ag Partners LLC, Americot, Inc., Dupont Crop Protection, Elkhart Coop, Farmers Coop Equity, Frontier Ag, Innovative Ag Services, MaxYield, River Valley Coop, Skyland Grain-Cindy Williamson and White River CO-OP. In an era of mergers and businesses simply ceasing to exist, we are pleased our membership has remained around 130 members the past several years.
- + Congratulated nine members on their success in earning a professional designation.** The designations included:
 - + 3 Credit Business Associates
 - + 1 Credit Business Fellow
 - + 4 Certified Credit Executives
 - + 1 Certified Credit and Risk Analyst

NACM Heartland has more than 100 members who hold some type of certification.

- + Increased participation in our credit exchange groups.** Like businesses from similar industries gather periodically to exchange accurate, factual data about the payment history of shared customers. This allows them to create better policies and decisions in extending credit. In conjunction with several of the group meetings, we coordinated educational opportunities.
- + Updated our website with a fresh new look.** We have online registration for our events, as well as current news and events. We believe you will find it easier to use.
- + Hosted our popular Best Practices Lunch and Learn, as well as an annual meeting.** Both meetings were well attended. The annual meeting included speaker Jim Miller, the emeritus head coach at Wartburg College in Waverly, Iowa. His message is to “do it anyway,” which means find a way to achieve your goals.
- + Saw good attendance at the Credit Congress in Phoenix.** Like always, we hosted a reception, which was well attended. Several of our members also sat for their professional certification. And, of course, we attended a wide variety of educational sessions. Here’s a shameless plug: if you haven’t already make plans to attend next year. There is no other event that covers the scope of topics and gathers as many of your peers as the Credit Congress. Next year’s Credit Congress is in Aurora, Colorado, May 19-22, 2019. You can visit our website or the official website at creditcongress.nacm.org for more information.

STRATEGIC PLAN



STRATEGIC OVERVIEW

Each year, the NACM Heartland board of directors has met to set goals for the coming year. This is an overview of what the board will be working on this year. These goals are set using NACM Heartland's overall objectives. These are defined as:

- + NACM Heartland will be a thriving, dynamic organization whose membership is committed to professional excellence in business credit and financial management.
- + NACM Heartland will encourage the honest, ethical, unrestricted exchange of historical and factual credit information. Business credit information will be true, unrestrained and maintained by all credit professionals in an environment of confidentiality.
- + NACM Heartland will advocate sound business credit practices.
- + The credit profession will be an integral part of business management and recognized as vital to the free enterprise system.
- + Credit education will be available to the business credit community.
- + NACM Heartland will organize and govern the association knowledgeably, openly and responsibly.

2018 / 2019 BOARD OF DIRECTORS

Carroll Anderson, CE Investment
Mark Bluml, Landus Cooperative
Joel Halverson, 3E
Ty Knox, EFCO Corp.
Jennifer Leachman, Leachman Lumber
Norman Honas, Helena Chemical
Jean Snyder, Nutrien Ag Solutions, Inc.
Steve Stahl, Great Western Bank
Rod Strom, Hawkeye Gold, LLC
Victor Clark, Renewable Energy Group, Inc.
Jason Mott, MFA Incorporated

GOALS

The NACM Heartland Board of Directors have identified "BIG ROCKS" or goals for each of its three subcommittees. These "BIG ROCKS" are the objectives each of the committees have set out to achieve throughout the course of FYE 2019. All of these "BIG ROCKS" had to be "measurable" goals as to make it easier to evaluate the progress of these objectives throughout the year.

EDUCATION COMMITTEE

- + Increase Heartland's scholarship opportunities for members. NACM Heartland will continue to offer two scholarships for the 2019 Congress in Colorado. The winners will continue to be selected through the current application process. New this year, the board will issue a scholarship earmarked to pay for a member to take a designation exam at Credit Congress.
- + Develop and define a curriculum for Credit 102 to be offered in 2020.
- + Conduct four lunch and learns in 2019.

MARKETING COMMITTEE

- + Continual improvement of the website that will include testimonials and updated information. The board will continue to monitor the website statistics to better understand traffic and needs of website users.
- + Update sales materials for new and current members.
- + Add and update our social media presence.

MEMBER SERVICES COMMITTEE

- + Establish an onboarding process for new members that includes more board interaction with the new members.
- + Engage the board more consistently in the prospective member process.
- + Reach out to existing members who have not participated in NACM Heartland activities for an extended period of time to determine challenges or opportunities to engage the member in upcoming events.