

AS WE REFLECT ON THE PAST YEAR, IT IS IMPORTANT TO NOTE THAT WE HAVE SEEN CONTINUED GROWTH IN ALL AREAS OF OUR ASSOCIATION — MEMBERS, NETWORKING AND CERTIFICATIONS.

This cannot be taken lightly because while the business sector has been in a recovery for some time, we have never seen so many companies continue to run lean operations. This means expenditures for professional development will be scrutinized, and in the end, they must provide value. We continue to work to ensure your membership provides value not only for your company, but your own personal development.

As you know, we had a key staff change this year. After serving as COO for many years, Bill Croyle decided it was time to take it easy. We were fortunate that about the same time long-time board member Kevin Quinn decided to retire from his credit manager position. We were thrilled Kevin joined us as interim COO in March. He brings credit manager experience, but also a deep understanding of NACM to the position. He already has his hands in a number of projects looking for ways to provide better, more effective programming and services to our members.

As for Bill, we will miss him and we are grateful for his work that grew the association to make this one of the strongest NACM affiliates in the country.

After working with the COOs for more than a year, NACM National rolled out new brand standards. It had been awhile since the logo and supporting colors and fonts had been updated, so many affiliates were

choosing to do it on their own – with little regard to how it complemented the overall NACM brand. The new look is bright, fresh and brings us well into this century. We are currently working to incorporate these colors and standards into our own materials. A new website will be ready next week, and our newsletter was redone last month.

As for membership, we'd like to welcome the following companies to NACM Heartland:

- Harvest Land Coop**
- Bartlett & Company**
- Rembrandt Foods**
- Bosselman Energy**
- Ag Valley Coop**
- Consumers Oil & Supply**

Finally, we often talk about the importance of individual business development. One of the most important ways a credit professional can grow is through continued education. You can do that through one-time opportunities like our Lunch and Learns. This year we rolled out a three-session series called Credit 101, which saw more than 26 members participating. Many of our members attended the annual Credit Congress in Dallas. In 2018, Credit Congress will be held in Phoenix. We hope to see you there! And, of course, we have our certification program. This year three members achieved their CBF and two members attained their CCE.

Also included in this annual report are the FY 2018 strategic planning goals that the board worked on during our September board meeting. We invite you to take a look. If you have question or suggestions, please don't hesitate to let us know.

STRATEGIC PLAN



SITUATION ANALYSIS

The NACM Heartland Board of Directors serves the NACM Heartland Unit Inc. under the supervision of Kevin Quinn, COO. The current board is made up of the following 10 members:

- Carroll Anderson, CE Investment
- Mark Bluml, Landus Cooperative
- Joel Halverson, 3E
- Ty Knox, EFCO Corp.
- Jennifer Leachman, Leachman Lumber
- Wes Belleville, Helena Chemical
- Jean Snyder, Crop Production Services
- Steve Stahl, Great Western Bank
- Rod Strom, Hawkeye Gold, LLC
- Amanda Ravenscraft, Lansing Trade

STRATEGIES

Des Moines Based Board of Directors with Management Company based in Kansas City.

- + Trade Groups
- + Collections
- + Education
- + Credit Reports
- + Networking
- + Risk Management Resources

OBJECTIVES

- + 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.

VITALS

	2016	2017
# of members	130	128
# of members w/ accreditation	Unknown	Unknown
# of members who acquired accreditation	13	7
Current operating budget	NA	NA
# of education opportunities	5	6

COMMITTEES

EDUCATION

- Ty Knox
- Rod Strom
- Jennifer Leachman

MARKETING

- Carroll Anderson
- Steve Stahl
- Amanda Ravenscraft
- Wes Belleville

MEMBER SERVICES

- Mark Bluml
- Joel Halverson
- Jean Snyder

COMMITTEE BIG ROCKS FYE 2018

The NACM Heartland Board of Directors have identified "BIG ROCKS" 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 2018. 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

- + Increase Heartlands scholarship opportunities for members
- + Identify and procure a keynote speaker for FYE 2018
- + Offer Credit 101 and 102 as one day programs

MARKETING

- + Reach out to Kansas City area members
- + Website implementation & driving members to it
- + Update marketing materials
- + Follow up emails for potential members

MEMBER SERVICES

- + Determine a new industry group to support
- + Board contact with all new members and any prospects as referred by the Management Company
- + Continue to connect members with ICE
- + Promote and encourage value-driven member services from BARR Credit Service, OneCreditSource.com and United TranzActions.