

*Finding Balance Between Sales Growth and  
Effective Credit Risk Management: Building  
Bridges Between Sales and Credit*

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**Abstract**

*This article explores several strategies that will help strengthen the important relationship between credit management and the sales team. Working together to understand each other's perspectives and challenges will lead to a more efficient and effective overall operation.*

Companies worldwide face a constant challenge: how to balance business growth with the prudent management of credit risk. This task is particularly tricky when companies are under pressure to expand into new and developing markets, a transition which often lacks transparency and carries significant risk.

At the same time, companies must mitigate financial risks and steer clear of doing business with dubious organizations. This delicate balancing act creates a very present tension between growth and risk that requires a sophisticated strategy to manage effectively.

At the heart of this strategy should be a strong and effective relationship between two key departments within an organization: sales and credit.

Traditionally, these departments have often been at odds with each other. Sales teams, driven by targets and commission structures, are often focused on...

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