



OPTICREDIT

Expertise

**YOUR ALLY FOR STREAMLINED AND
EFFECTIVE ACCOUNTS RECEIVABLE**

WWW.OPTICREDITEXPERTISE.COM



OPTICREDIT
Expertise

Intro- DUCTION

02

Transforming Challenges into Opportunities

In a constantly evolving professional landscape, businesses often face complex challenges that require tailored solutions. This document presents several case studies illustrating my expertise in financial and operational process management. Through these examples, discover how I have helped my clients turn challenges into strategic opportunities and achieve their objectives.





Table of Contents



04

**Optimization of Billing and
Collection Processes**

06

**Financial Transition
Management and Risk
Mitigation**

08

**Reducing Payment Delays and
Improving OTC Processes**

10

**Digital Transformation and
Implementation of a Credit
Policy**



Industry : Web marketing

In a business environment marked by a major technological transition, a web marketing company migrated to SAP S4/HANA and Salesforce while outsourcing its accounting activities. These changes caused data anomalies and process disruptions, leading to significant delays in revenue recognition.

Challenges :

The company faced the following challenges:

- Poor data quality impacting billing processes.
- Delays in collection processes affecting cash flow.
- Limited visibility on financial KPIs, hindering decision-making.

Solutions Provided :

- Conducted a thorough analysis of the data to identify and resolve anomalies.
- Implemented a service suspension process in collaboration with the legal team.
- Provided training for the local team on the new SAP and Salesforce tools.
- Resolved complex cases, including legal disputes and VAT errors.



RESULTS

- Process Optimization: Billing anomalies were corrected, enabling faster revenue recognition.
- Improved Performance: Key financial indicators (DSO, aging balance) showed significant improvements.
- Stronger Team Skills: Employee training enhanced autonomy and efficiency in managing the new tools.

BUSINESS CASE #1



Industry : Pharmaceuticals / Chemistry

A pharmaceutical company was preparing for a carve-out and an initial public offering (IPO) on Euronext. This critical phase required rigorous financial flow security and optimized processes to ensure the success of the operation. My mission focused on stabilizing financial indicators and ensuring data reliability ahead of these strategic transformations.

Challenges :

- The main challenges included:
- Increased pressure to secure critical financial flows to support the IPO project.
- Ensuring the reliability of client data, which was essential for optimized account management.
- Reducing payment delays to improve cash flow availability and build investor confidence.

Solutions Provided :

- Conducted a comprehensive audit of client accounts to identify weaknesses in data and processes.
- Implemented corrective measures to enhance the reliability of key indicators (DSO, aging balance).
- Optimized financial flows to reduce payment delays.
- Collaborated closely with top management to provide a clear and reassuring vision of financial KPIs.



RESULTS

- DSO Improvement: Significantly reduced the average payment cycle, from 95 to 79 days.
- Enhanced Data Reliability: Improved processes provided greater visibility on key indicators for the IPO.
- Financial Flow Security: Secured €140M, including prepayments and the recovery of overdue receivables.



BUSINESS CASE #2



Industry : Pharmaceuticals

A pharmaceutical company faced significant failures in its credit management system, resulting in prolonged disputes with clients. These issues impacted cash flow and complicated the day-to-day management of the Order-to-Cash (OTC) process.

Challenges :

The main challenges included:

- High payment delays, increasing financial risks.
- Poor-quality accounting data, making analysis difficult.
- Lack of automation in dunning processes, creating additional workload for teams.

Solutions Provided :

- Conducted a detailed analysis of the root causes of payment delays to implement targeted solutions.
- Implemented an automated dunning system to improve team efficiency.
- Cleaned and updated customer databases to ensure optimal accounting data quality.
- Provided training for internal teams to maximize the effectiveness of existing tools.



RESULTS

- Reduced Delays: The payment delay rate decreased from 43% to 28%, significantly improving cash flow.
- Automated Processes: Dunning management became smoother and less time-consuming thanks to automation.
- Improved Accounting Quality: Updated customer databases allowed for more accurate and reliable analysis.

BUSINESS CASE #3



Industry : IT Services

An IT services company integrated SAP ByDesign in a context of ownership change under LBO. The financial processes required clear formalization to efficiently manage disputes and improve the monitoring of strategic key accounts.

Challenges :

The main challenges were:

- The absence of a harmonized credit policy, causing inconsistencies in client management.
- Long-standing disputes with key accounts, leading to significant financial delays.
- Low accuracy in cash forecasting, complicating strategic planning.

Solutions Provided :

- Developed and harmonized a credit policy to standardize practices globally.
- Proactively resolved long-standing disputes with strategic clients, enabling the recovery of significant receivables.
- Optimized cash forecasting for increased accuracy in financial planning.
- Implemented dashboards and clear financial KPIs for efficient tracking by the management team.



RESULTS

- DSO Reduction: Reduced average payment terms from 116 to 95 days, improving cash availability.
- Receivables Recovery: Recovered several million euros through dispute resolution.
- Strengthened Credit Policy: A standardized approach enhanced risk management and client relationships.



BUSINESS CASE #4



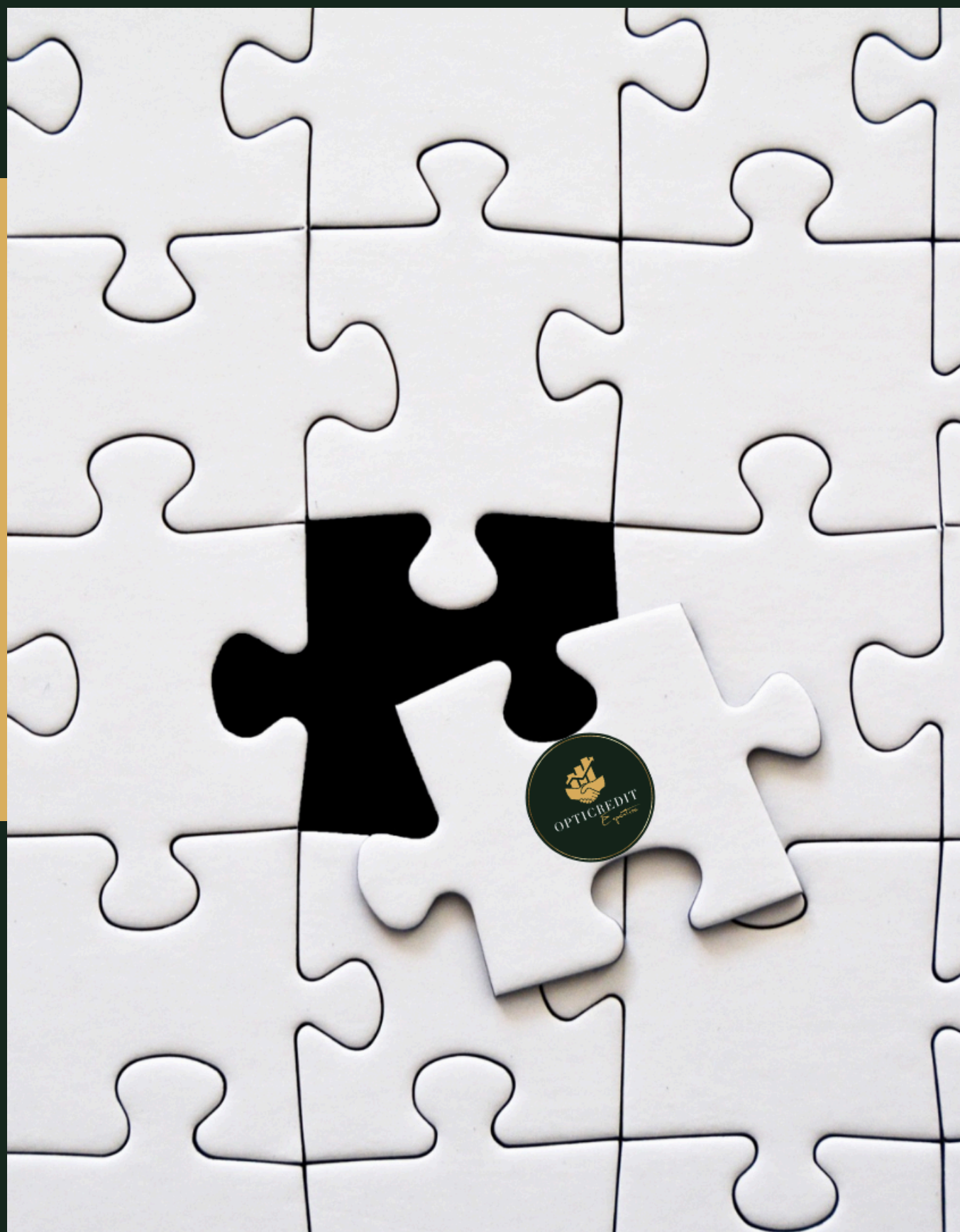
CONCLUSION

These business cases showcase my pragmatic approach and commitment to delivering tailored solutions that address my clients' specific needs. Each project, whether optimizing processes, securing financial flows, or resolving complex disputes, highlights my ability to tackle major challenges in diverse and demanding environments.

My goal remains the same: transforming obstacles into opportunities and delivering lasting value through every collaboration.

If you face similar challenges or have unique issues to address, I am confident my expertise can make a difference.

Feel free to contact me to discuss your projects and explore how we can work together to achieve your objectives.



LET'S COLLAB ORATE!

☎ +212705-213522

✉ opticreditexpertise@gmail.com

From France to Morocco: Tailored Support for Your Needs.

