

## Capturing Real-Time Cash Flow and Financial Distress Problems

When *Barron's* wrote about the CMI, they said, "in an age of information overload, some would argue that the last thing we need is another economic indicator. But, given the dismal track record of some dismal scientists calling market trends, there probably can never be too much data on the economy. The CMI captures real-time cash flow and financial distress problems companies have with their customers."

The CMI was created to show the business press what an important role credit management plays in business. No single profession is better positioned than credit to see what's happening in the business economy. When businesses do well, the economy does well.

### The credit profession has a bird's-eye view of:



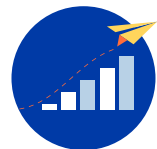
Orders growing or decreasing



New orders and regular orders—or new business



Payments flowing in timely, or payments slowing down



Trend with chargebacks and bankruptcies

### The CMI measures four favorable factors and six unfavorable factors:

#### FAVORABLE FACTOR

1

Sales

2

New Credit Applications

3

Dollar Collections

4

Amount of Credit Extended

#### UNFAVORABLE FACTORS

1

Rejections of Credit Applications

2

Accounts Placed for Collections

3

Disputes

4

Dollar Amount of Receivables Beyond Terms

5

Dollar Amount of Customer Deductions

6

Number of Bankruptcy Filings

# 7

## REASONS WHY YOU SHOULD COMPLETE THE CMI SURVEY EVERY MONTH: WHAT'S IN IT FOR YOU?



### 1 Professional Development

It's a valuable investment in your professional development, your organization's financial health and the growth and resilience of your industry. Plus, you can earn CEUs toward an NACM designation!



### 2 Shockingly Accurate

The CMI is a one-of-a-kind economic forecasting tool. By participating, you contribute to a collective pool of data that helps paint a clearer picture of industry trends, challenges and opportunities. The CMI sounded the alarm bells for the Great Recession of '08 before any other economic indicator.



### 3 No Math Involved

We know you are busy so the CMI is only 12 multiple choice questions so you can indicate if a factor is better, worse or the same as the month prior. There's an optional 13th question, where you can leave comments. Plus, NACM will deliver the full results to your inbox each month!



### 4 Industry Advocacy

By participating, you give the credit profession a platform. It's a way to ensure that your industry's voice is heard. Involvement in the CMI survey demonstrates your commitment to professional development and staying current with industry trends. It also enhances your credibility as a credit manager.



### 5 Become Famous

The CMI is recognized by major financial institutions and media outlets around the country. Results from the CMI have been cited in *Barron's*, *The New York Times* and *The Wall Street Journal*. The CMI survey data is used to compile economic indicators, which are widely followed by financial analysts, economists and policymakers. Your participation helps create accurate and timely economic assessments that can influence national and regional economic policies.



### 6 Giving Back

Participating in the CMI survey is a way to give back to your industry and contribute to its growth and resilience. It benefits not only your organization but also the broader business community and the future of the credit profession.



### 7 Visibility

With access to a broad dataset, you can fine-tune your credit management strategies, identifying areas for improvement and aligning your actions with industry benchmarks. Participation in the CMI survey can help your organization stay prepared for economic fluctuations by providing early indicators of potential economic challenges or opportunities. Be sure to include the CMI results in reports to upper management so they also take note of its importance.



# 2025 SURVEY DATES



[nacm.org/cmi](http://nacm.org/cmi)

CMI TIMELINE	SURVEY OPENS	SURVEY CLOSES
January	Mon, January 6	Tue, January 14
February	Mon, February 3	Tue, February 11
March	Mon, March 3	Tue, March 11
April	Mon, April 7	Tue, April 15
May	Mon, May 5	Tue, May 12
June	Mon, June 2	Fri, June 10
July	Mon, July 7	Tue, July 15
August	Mon, August 4	Tue, August 12
September	Mon, September 8	Tue, September 16
October	Mon, October 6	Tue, October 14
November	Mon, November 3	Tue, November 12
December	Mon, December 1	Tue, December 9