

MBA Functional Roles Exploration Template:

Name: Alessio Giolitto

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Network Interview Contact: Name, Email Address, Role: Dixon Hatch, dbhatch@comcast.net,
Director of Fleet Credit – Finance Division at Paccar

Functional Role: Director of Fleet Credit – Finance Division

Description The **Director of Fleet Credit – Finance Division** is responsible for overseeing the financial operations related to fleet management, specifically focusing on the credit aspect. This includes managing credit policies, assessing credit risk, and ensuring that fleet financing decisions align with the company's financial goals. The role involves overseeing the approval of credit for fleet purchases, monitoring financial performance, and collaborating with other departments to optimize fleet management while mitigating financial risk.

Key Responsibilities:

- 1) Fleet Credit Risk Management
- 2) Policy Development and Oversight
- 3) Collaboration with Cross-Functional Teams
- 4) Performance Monitoring and Reporting

Skills Required:

- 1) Financial Analysis
- 2) Risk Management
- 3) Leadership and Team Management
- 4) Strategic Planning

Career Path:

- Entry Level Position(s): Credit Analyst, Finance Associate
- Mid-Level Positions: Fleet Credit Manager, Senior Financial Analyst
- Senior Level Positions: Director of Fleet Credit, Chief Financial Officer (CFO)

Answer These Questions:

- 1) What aspects of this functional role align with my interests and strengths?
With my experience as a financial advisor at BMP Paribas and providing retail credit to clients, a few aspects of the **Director of Fleet Credit – Finance Division** role align with my strengths and interests. My background in managing both retail credit and corporate

finance has equipped me with a solid understanding of credit risk assessment, financial analysis, and decision-making. This experience will help me evaluate fleet credit risk and develop sound credit policies. Additionally, my expertise in client-facing roles enhances my ability to work collaboratively with cross-functional teams, ensuring alignment with company goals while mitigating financial risk. My strategic thinking honed through my work in financial advisory, will allow me to optimize fleet financing and align it with broader business objectives.

2) What skills or experiences do I need to develop to pursue this role?

To pursue the Director of Fleet Credit – Finance Division role, I need to develop the following skills and experiences:

Fleet Management and Industry Knowledge – Understanding fleet management, vehicle financing, and the specific financial needs of fleet customers.

Leadership and Team Management – Strengthening my ability to lead and manage cross-functional teams and collaborating with different departments.

Advanced Credit Risk Management – Gaining deeper expertise in commercial credit risk, financial forecasting, and large-scale risk management.

Strategic Financial Planning – Enhancing my ability to align credit policies with the company's long-term goals and financial strategies.

Regulatory and Compliance Knowledge – Acquiring a deeper understanding of regulations and compliance specific to fleet financing and credit.

3) List 2-3 Alumni that I could reach out to, to learn more (Name, Email, Role)?

- Erin Ricks, [linkedin.com/in/erinricks](https://www.linkedin.com/in/erinricks), Finance Systems Manager at BYU

- Nahuel Cabranes, [linkedin.com/in/nahuelcabranes](https://www.linkedin.com/in/nahuelcabranes), Finance Manager at Microsoft

Other Resources to learn more:

1) Books:

- "Corporate Finance: Theory and Practice" by Aswath Damodaran

- "The Art of Credit Derivatives: Demystifying the Black Swan" by Joao Garcia

2) Online Websites:

- Fleet Financials (fleetfinancials.com)

- Credit Risk Monitor (creditriskmonitor.com)

3) Industry Associations:

- National Association of Fleet Administrators (NAFA) (nafa.org)

- Association for Financial Professionals (AFP) (afponline.org)