



# Ann Arbor Credit Bureau, Inc.<sup>®</sup>

Professionalism at any cost!

Last fall, our company started a long journey with our sights set on our industries recognized certification or, in a nutshell, a Masters of Business for the Credit Bureau known as PPMS Certification. PPMS or Professional Practices Management System is ACA International's (our industries international trade association) Agency Certification program. The PPMS is built around the structure of ISO 9002. ISO 9002 is an internationally recognized quality management standard and is based on good management principles.

The purpose of the ACA PPMS is to provide frameworks that will help our company continuously improve. Provided we reach this certification targeted for early next year, we will have helped our personnel increase knowledge and skills in quality and management practices. Throughout the expansive process, we have been documenting, documenting and documenting. From policies to procedures to work instructions, our staff has been identifying every process and placed our efforts on establishing documentation as well as proof in application that the task is controlled.

Through certification our business goals are simple. This quality program is designed to produce continuous improvements in all operations. We expect to obtain the following goals:

- Achieve greater client satisfaction and retention.
- Increase our level of employee excellence.
- Eliminate cost that does not add to client value or our internal business objectives.
- Heighten effectiveness of compliance with regulatory and client requirements.
- Heighten effectiveness of our internal compliance of policy and procedures.

These objectives will ultimately lead us to continuous improvement and an increased degree of professionalism. It is our belief that this certification will eventually be part of how a collection agency is graded. We look forward to providing future updates on our progress with regard to our agency certification, and we always welcome comments and suggestions on how we are doing for you.

Thomas Oldani, General Manager