



## Mike Wagner- *Director of Proactive Services, BBK Southfield*

Mike has extensive experience in the areas of business development, credit policy, and risk management; serving in senior positions in both Asia and North America. Currently, he is focused on assisting OEMs and Tier 1 suppliers to evaluate the financial risk of their supply and customer bases.

As Director of Proactive Services, Mike leads a team in the creation of new risk assessment models along with innovative tools that identify financial distress in a firm's supply or customer base. He has been invited to speak to many companies and associations on issues regarding the evaluation of financial health, particularly in the private company segment.

### Professional Experience

Mike has more than 37 years in financial services, focused on operations, business development and risk management. His recommendations have led to millions of dollars in increased revenue, higher profitability, and loss avoidance.

BBK's Proactive Services team has provided more than 2,000 BBK Ratings to their customers in the past two years, including ratings on more than 1,000 private companies. Mike and his team have assisted their customers in identifying specific areas of risk and improving supplier performance, while improving relationships between supplier and customer. By identifying potential problems early in the process, BBK Ratings have given OEMs and Tier 1s additional time to correct problems and avoid the large financial losses and production interruptions that typically occur in crisis situations.

Prior to BBK, Mike served as Director of Global Process Management for Ford Credit with responsibility for developing and implementing operational processes that included credit decisioning, receivable systems and outside vendors. He also held the position of Ford Credit's Director of Global Commercial Risk Management, where he was responsible for a \$40 billion portfolio of loans from Europe, Asia, Latin America and North America.

Mike also served as CEO of Ford Credit India, in Mumbai. During this position he guided a new business in growing receivables, implementing risk and credit regimens, and launching new infrastructure projects to improve operations. He experienced the hazards that occur when financial data is less than transparent and bridging the needs of a global financial institution requiring full transparency.

### Education and Certifications

- Master's Degree in Economics, Wayne State University
- Bachelor's Degree in Economics, Michigan State University