**Assistant CFO Interview Briefing: CareCloud, Inc.** *Prepared by: Liz Ferrer, VP of HR (Persona)*

**Candidate: Johnnie Watson III**  
**Position: Assistant CFO**  
**Interview Focus Areas & Supporting Experience**

**1. Digital-First Mindset**

**Talking Point 1:** "At Johns Hopkins University, I led the development of 10-year liquidity and capital deployment strategies using Python and machine learning. This enabled data-driven, scenario-based decision making aligned with our $10B balance sheet objectives."

**Talking Point 2:** "At AIG, I designed and automated liquidity forecasting workflows using Python and data visualization tools. These enhancements significantly improved reporting accuracy and efficiency for our $175B Life & Retirement portfolio."

**Talking Point 3:** "I also built predictive stress-testing platforms to model adverse market conditions, integrating data science into liquidity planning to preemptively identify vulnerabilities."

**2. Strategic Cash Management**

**Talking Point 1:** "At AIG, I increased available liquidity by $700M through optimization of funding strategies and risk-adjusted portfolio modeling."

**Talking Point 2:** "At the City of Atlanta, I implemented licensing reforms that resulted in $4M in recurring cash flow improvements, significantly strengthening working capital."

**Talking Point 3:** "I’ve managed commercial paper programs and constructed centralized treasury platforms that supported short-term investment and cash concentration strategies."

**3. M&A or Capital Planning**

**Talking Point 1:** "As Treasurer for the City of Atlanta, I led over $1B in tax-exempt municipal bond issuance, overseeing deal structuring, legal coordination, and rating agency dialogue."

**Talking Point 2:** "At Regions Financial, I authored a business plan for strategic capital deployment targeting secondary loan portfolios, conducting full-spectrum credit and pricing analysis."

**Talking Point 3:** "At AIG, I supported capital and recovery planning as part of Resolution and Recovery Planning (RRP), focused on liquidity positioning during major event scenarios."

**4. Cross-Functional Leadership**

**Talking Point 1:** "At Johns Hopkins University, I led a 17-member treasury team managing financial operations across 43 countries. I worked across functions—legal, compliance, IT—to standardize governance and payment infrastructure."

**Talking Point 2:** "I collaborated with regulators, internal audit, and senior management at AIG to lead issue remediation initiatives tied to liquidity oversight and regulatory reporting."

**Talking Point 3:** "At USAA, I worked with trading desks, IT developers, and risk managers to build and launch an MSR hedging infrastructure that integrated market models and interest rate derivatives."

**5. Strategic Questions for VP of HR (CareCloud)**

1. **What is CareCloud’s winning aspiration over the next 3–5 years—and how is that vision reflected in the culture you're building?**
   * Understand how the long-term mission is operationalized and whether people and culture are aligned to strategic priorities.
2. **From an HR and talent perspective, where does CareCloud believe it can uniquely win in the market?**
   * Explore how the company’s perceived competitive advantages are supported by talent acquisition, upskilling, and leadership development.
3. **What core people strategies or cultural values does CareCloud believe will help it win in such a competitive and regulated space?**
   * Assess whether innovation, compliance, cross-functional agility, or service delivery is baked into HR’s culture-building roadmap.
4. **What unique capabilities—technical, cultural, or leadership—is the company building to stay ahead of the market?**
   * Look for evidence of HR’s role in building durable competitive capabilities such as AI fluency, global coordination, or domain-specific finance expertise.
5. **What management systems—metrics, reviews, succession planning—are being refined to support growth and execution at scale?**
   * Discover whether HR is equipping the company to scale sustainably through formal systems and leadership pipelines.

**Recommended Use:**

* Incorporate examples into behavioral and technical interviews
* Use 1–2 examples in your 30/60/90-day plan presentation
* Prepare to tailor each topic to CareCloud’s business model, SaaS revenue structure, and healthcare client base