

# DR. JOY CHACKO, PHD

Global Strategic Finance Leader · Execution Architect · Scholar-Practitioner

Founder, TallyTeller™ | P&L Execution Software for Measurable Financial Outcomes

CMA · IIA Michael J. Barrett Award Recipient · IIA Research Foundation Grantee

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*"He doesn't just read the P&L.*

*He builds the system that prevents the damage before it happens."*

## THE EXECUTIVE

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Dr. Joy Chacko is a rare force in the world of finance and strategy—a global leader who has spent more than three decades not merely analyzing performance, but **engineering the systems that produce it**. Operating at the intersection of rigorous doctoral research, C-suite execution, and P&L execution software, Dr. Chacko has built a career defined by one governing principle: **financial insight is worthless without the execution infrastructure to act on it**.

His journey spans three continents—India, Asia-Pacific, and the United States—and takes in some of the most demanding arenas in global commerce: multinational manufacturing, international freight logistics, e-commerce, academia, and advisory consulting. In each, he has done what few executives can claim—turned underperforming organizations into market leaders, restructured failing systems into scalable platforms, and converted financial signals into accountable, measurable outcomes.

A career built not from a single industry or geography, but from every level of the organization — from reconciling disputed invoices and migrating manual ledger accounting to computerized systems at one of Asia's largest printing houses, to engineering multicurrency frameworks across a global network of 70+ companies, to driving 30× revenue growth as General Manager. The depth is real. The range is rare.

## LANDMARK ACHIEVEMENTS

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- ▶ **30× Revenue Growth at Henkel CAC's North India Division.** Promoted to General Manager (CEO-equivalent) of Amakan Overseas—the marketing, distribution, and operations arm of Henkel CAC, Germany—Dr. Chacko transformed annual revenue from ₹2.28 crore to ₹62 crore in eight years, expanded operations across 15 states, and helped position the parent company as India's largest single-location manufacturer in its sector. He achieved this without additional equity infusion, funding growth through disciplined financial engineering, improved bank Letter-of-Credit margins (from 150% to 100%), and new credit lines secured through high-stakes negotiations.
- ▶ **Legal Recovery & Credit Discipline.** Initiated and won 50+ cases under India's Negotiable Instruments Act—personally working alongside counsel who later became a Delhi High Court judge—to recover long-overdue receivables and institutionalize rigorous credit-control practices that protected the company's cash position and growth trajectory.
- ▶ **Global Multicurrency Architecture at Mach 1 Global Services.** As International Accounting Manager overseeing U.S., Mexico, and Singapore subsidiaries — and a network of 70+ international freight and logistics companies operating as agents across multiple countries — Dr. Chacko identified a systemic breakdown: each company billed in their local currency using inconsistent exchange rates, creating a web of disputes, delayed settlements, and reconciliation chaos across borders. His solution was elegant and

decisive. He designed and enforced a standardized contra-settlement framework anchored to a single platform-based exchange rate — communicated to every agent with clarity on both the benefits of adoption and the consequences of non-compliance. The result: cross-border invoice disputes were eliminated, month-end settlement cycles were dramatically compressed, and the entire international agency network operated on a single, audit-ready financial standard.

- ▶ **80% Workload Reduction via Automation.** Conceived, created, and led the Accounts Payable Green Initiative—a paperless, process-automation program within CargoWise ERP—that eliminated seasonal staffing cycles, stabilized team performance year-round, and reduced A/P workload by 80%.
- ▶ **ERP Modernization & Systems Leadership.** Directed the enterprise-wide migration from MAS-200 to CargoWise ERP, unifying accounting, logistics, and reporting across three countries and laying the foundation for AI-integrated financial operations.
- ▶ **94% Reduction in A/P Discrepancies & Cash Flow Transformation at DollarDays International.** At DollarDays — a company where Accounts Payable was highly automated and consumed roughly 90% of financial operations focus — the Accounts Receivable function had been left largely manual, with billing and collections running on disconnected, error-prone processes. Dr. Chacko identified this imbalance, restructured the AR function end-to-end, and restored full-cycle financial discipline across both sides of the ledger. The impact was immediate and significant: A/P discrepancies dropped by 94%, duplicate payments were eliminated, and — most strikingly — cash flow increased by an amount equivalent to the company's entire net margin percentage, effectively unlocking hidden profitability that had been silently eroding the bottom line.

## THE SCHOLAR - PRACTITIONER

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What sets Dr. Chacko apart from virtually every operational executive is what he did next: he went back to earn his doctorate. His PhD in Accounting from the University of Scranton (AACSB-accredited) produced research of such distinction that it earned him two of the most prestigious recognitions in the profession.

**Michael J. Barrett Doctoral Dissertation Award (2019)** — The Institute of Internal Auditors (IIA) Research Foundation. A global award recognizing outstanding doctoral research in auditing and internal controls. Accompanied by a \$5,000 IIA Research Foundation grant.

**Douglas M. Boyle Outstanding Research Award (2020)** — University of Scranton. Awarded for excellence in doctoral dissertation research in accounting.

His dissertation—"The Effects of Internal Audit Management Training Ground and Reporting Relationships on Internal Auditors' Judgments"—advances the frontier of behavioral accounting research, with direct implications for governance, risk, and audit quality across the profession.

He has served as **Assistant Professor of Accounting at Tennessee State University**, teaching Financial Accounting, Auditing Theory, and Accounting & Business Decisions. He is also a published author in **Internal Auditor** and **Internal Auditing**—the profession's leading practitioner journals—with work spanning cybersecurity risk, governance, internal audit value creation, and talent management.

## THE SYSTEMS CREATOR

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Dr. Chacko's most defining contribution is not to any single organization—it is to the field of execution itself. Having led both large enterprises and SMEs across multiple industries and continents, he

observed a universal truth: the gap between financial strategy and operational reality is not a people problem. It is a systems problem.

In response, he created **TallyTeller™ — P&L Execution Software** that converts financial signals into accountable decisions, execution intelligence, and measurable financial outcomes. Built on his **Six-Discipline Execution System Architecture™**, TallyTeller unites diagnostic intelligence, automation, accountability, and governance into a single operating model that businesses can run, not just consult.

Through **TallyTeller** and research published through **SignalJournal.com**—his practitioner intelligence platform—Dr. Chacko converts validated research into execution intelligence, detecting P&L signals before performance deteriorates. He serves founders, owners, CFOs, and executives who believe in acting on signals, not on damage reports.

## CREDENTIALS AT A GLANCE

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- ▶ **PhD in Accounting** University of Scranton, PA | AACSB-accredited
- ▶ **MBA in Management** Frostburg State University, MD | AACSB-accredited
- ▶ **Postgraduate Diploma in Management (Finance & Marketing)** Amity Business School, India | U.S. Equivalency: Master's in Management
- ▶ **Postgraduate Diploma in Personnel Management** National Institute of Personnel Management, India | U.S. Equivalency: Master's in Personnel Management
- ▶ **Master of Commerce & Bachelor of Commerce (Accounting)** Mahatma Gandhi University, India
- ▶ **Certified Management Accountant (CMA)** Institute of Certified Management Accountants, Australia & New Zealand
- ▶ **Certified Tax Advisor (MSCTA)** Mark J. Kohler, CPA & Attorney
- ▶ **Beta Gamma Sigma** International Business Honor Society | Lifetime Member ×2
- ▶ **Certified Change Management Professional** Acuity Institute School of Business Leadership

*Across three decades, three continents, and every level of the organization chart,*

*Dr. Chacko has proven one thing above all else:*

**Strategy creates direction. Execution creates outcomes.**

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