

Jessica Claire

100 Montgomery St. 10th Floor (555) 432-1000 resumesample@example.com

SUMMARY • Accomplished Owner offering 22 years of progressive business experience. Dedicated to maximizing bottom-line profits with forward-thinking approaches and clear focus on continuous improvement. Dependable and detail-oriented to manage multiple tasks and priorities. Broad experience includes office management, accounting, accounts receivable, accounts payable, invoicing and financial reporting. Organized and dependable with natural relationship and leadership talents. Hired, trained and supervised 10 employees to provide outstanding service for our customers.

SKILLS •

- Cost Control and Budgeting
- Budget Control
- Finance and Accounting Oversight
- Records Organization and Management
- Financial Statement Review
- Human Resources Oversight
- Administrative Management
- Business Leadership
- Operations Oversight
- Team Leadership
- Hiring and Onboarding
- Business Planning
- Strategic Decision-Making
- Employee Training

EXPERIENCE • **BUSINESS OWNER/OPERATOR** 07/2001 to CURRENT

Westrock Company | Covington, GA

- Promoted business on social media platforms to maximize brand identity and generate revenue.
- Created and implemented marketing and advertising strategies to support revenue goals and promote strategic growth.
- Improved company's quality and productivity by streamlining systems and processes.
- Interviewed, trained and supervised employees.
- Kept records for production, inventory, income and expenses.
- Resolved issues quickly through meticulous research and quick decision-making.
- Analyzed financial statements and trends to manage cash flow and make business decisions.
- Developed business from ground up and prepared records and operations for smooth handover to new owners.
- Managed operations budgeting, accounts payable and accounts receivable and payroll.
- Supervised company social media and marketing efforts to expand brand awareness and attract new customers.
- Determined pricing for products or services based on costs and competition.
- Reconciled daily sales, prepared bank deposits and assessed financial transaction reports.
- Made financial and logistics decisions in best interest of company.

COLLECTIONS REPRESENTATIVE

07/2003 to 04/2006

Nicolet National Bank | Traverse City, MI

- Completed skip traces on customers failing respond to collection efforts.
- Located and notified customers of delinquent accounts by mail, telephone or personal visits to solicit payment.
- Prepared documentation required for collection and repossession activities.
- Handled contracts and payments on accounts.
- Recorded information about customers' financial status and collections status efforts.
- Negotiated credit extensions to assist customers in paying overdue accounts.
- Upheld privacy and security requirements for customer information.
- Processed payments over phone and set up recurring drafts.
- Arranged for debt repayment and established repayment schedule based on customer finances.
- Remained calm, stayed professional and provided exceptional service on calls, even when interacting with difficult individuals.
- Notified customers of delinquent accounts with attempt to collect outstanding amounts.
- Recorded and updated customer personal accounts with accurate contact information.
- Advised debtors on payment options and set up payment plans.
- Handled irate customers smoothly to achieve performance targets.
- Collaborated with legal department officials on bankruptcy cases for management of proceedings and post-petition payments.
- Received payment and posted to appropriate customer accounts.
- Met demands of busy collections group by performing high volume of daily calls.
- Used effective questioning techniques to clarify why debtors were delinquent.
- Managed approximately 100 inbound and outbound calls daily.
- Located and monitored overdue accounts using billing system to begin collections process.

AGRICULTURAL CREDIT ANALYST

01/2003 to 06/2003

Westrock Company | Devens, MA

- Requested financial documents from customers.
- Assessed customer credit files regularly to review receivables.
- Collected and organized loan documents before submission to underwriting.
- Prepared basic and preliminary credit analyses to determine creditworthiness and compliance.
- Collaborated with credit association and business representatives to exchange valid credit information.
- Presented key information to upper management and executive team for loan recommendations.
- Reviewed customer financial data to ascertain level of risk involved for extending credit.
- Developed comprehensive understanding of financial statements, enhancing opportunities to assess risk.
- Conducted credit reviews on corporations to assess financial conditions.

COLLECTIONS REPRESENTATIVE

05/2000 to 12/2002

The Bank Of Castile | City, STATE

- Completed skip traces on customers failing respond to collection efforts.
- Located and notified customers of delinquent accounts by mail, telephone or personal visits to solicit payment.
- Prepared documentation required for collection and repossession activities.
- Handled contracts and payments on accounts.
- Recorded information about customers' financial status and collections status efforts.
- Negotiated credit extensions to assist customers in paying overdue accounts.
- Upheld privacy and security requirements for customer information.
- Processed payments over phone and set up recurring drafts.
- Arranged for debt repayment and established repayment schedule based on customer finances.
- Remained calm, stayed professional and provided exceptional service on calls, even when interacting with difficult individuals.
- Notified customers of delinquent accounts with attempt to collect outstanding amounts.
- Recorded and updated customer personal accounts with accurate contact information.
- Advised debtors on payment options and set up payment plans.
- Handled irate customers smoothly to achieve performance targets.
- Received payment and posted to appropriate customer accounts.
- Developed collection methods to achieve or exceed company financial goals.
- Met demands of busy collections group by performing high volume of daily calls.
- Used effective questioning techniques to clarify why debtors were delinquent.
- Reasoned with customers and attempted to negotiate full balance payments.
- Managed approximately 100 inbound and outbound calls daily.

EDUCATION AND TRAINING • **Associate of Applied Science** | General Agriculture 05/2000
Alfred State College, Alfred, NY

High School Diploma 06/1998
Perry Central School, Perry, NY