**Brian Bennett**

**38 Claren Drive Holyoke MA 01040; (413) 537-6772 Brian21403@yahoo.com**

**Seeking:** Credit and Collection Manager Position

EXPERIENCE

May 2008 – Present

**Credit & Collection Manager,** Metropolitan Meat, Seafood & Poultry **-**Landover Maryland

* Increased cash in hand at any given time by $358,000 thereby eliminating or minimalizing borrowing
* Responsible for having no write offs for over 21 month since September 2009

-a feet unprecedented in recent history of the company, reducing receivables over 90 days by half

* Created risk management strategies to reduce and diversify away potential loss to the receivables portfolio

Eliminating the need for layoffs and plant shut downs our competitors/colleges experienced

* Reduced write offs during the recession to an average of $1,000.00 dollars less monthly than the prior year

-the most profitable year in the company’s 40 year history

* Maintained receivables paying within 45 days to a 92.57 percent rate for a $130 million dollar portfolio
* Collected 99.87 percent of receivables under my authority to pay within sixty days.
* Generate policies, procedures, documents and training for the credit and collection department
* Improved efficiencies in performance and procedures saving thousands of dollars annually
* Review receivable portfolio with executives/owners -COO and Controller weekly.
* Regional Co-Chair for Southern Association of Credit Management (SACM) Institutional Food Group

-an affiliate of the National Association (NACM)

Oct 02 –Present

**Airmen,** United States Air Force/Guard –New Castle, Delaware

Oct 06 –Aug 07

**Account Representative,** United Auto Credit Corporation –Hanover Maryland

* Executed the day to day management of the collections portfolio
* Efficiently collected the majority of a sub-prime lending portfolio ensuring the profitability

Of the location -something unattainable by subsequent representatives

* Trained new debt collectors, generated “intent to reposes, rite of replevin, repossession, intent to sell” forms
* Formulate collection strategies on 1 to 5, 6 to 10, 10 to 30 and 31+ day delinquent accounts
* Generated reports to corporate and interfaced with regional and district managers frequently
* Worked with Maryland Auto Insurance Fund, Insurance Representatives, Police, State, Government, Corporate Attorney, Local legislators offices and repossession agencies to resolve complicated issues
* Track bankruptcy status and negotiate arrangements with trustees and attorneys
* Educate and Train employees on the Fair Debt Collections Act, Bankruptcy Laws, collection

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negotiations, skip tracing, Policy & Procedure  
• Complete forms for Charge-off, Notice of Intent to reposes, hold harmless repossession, Letter

Of Guaranty, extensions and due date changes, City Impound vehicle release with fee/fine

waiver requests and estimate current vehicle value according to N.A.D.A   
• Used NADA books and corporate accounting spreadsheets appraise the value of cars  
• Produced the best collection performance results the Baltimore branch has ever achieved  
• Evaluate repossessed vehicles and forward that price to corporate book keeping  
  
Nov 04-Feb 06

**Paralegal Debt Collector**, W & A (Arbitration Department) -Rockville, Maryland  
• Worked closely with debt management companies to collect settlements on debtor accounts

• Generated settlement letters, stipulation agreements & consent to judgment  
• Exceeded goals, increased collections 5.8 times in 1 year to $290,000 in 1 month (average collection for 1 month was $150,000)   
• Worked on multi-window/tasking computer platform, skip traced & analyzed data  
• personally increased pre-charge off collection percentages

Sept 01-May 02

**Bill Collector**, NCO Financial Group -Fort Meade, Maryland  
• Negotiated settlement arrangements with clients and their business to business debtor  
• Maintained vigilant inner office and client/debtor transmittals and communications  
• Generated reports, tracked performance, measured efficiencies  
• Perpetuated an accurate, time critical and useful database  
• Leveraged talks with background researches included Dunn & Bradstreet credit reviews  
• Proficiently skip-traced and found people not wanting to be found  
• Managed 400 accounts daily and always met company collection

May 98- Aug 01

**Financial Services Representative**, Navistar -Duluth Georgia• Area Representative for Maryland, Delaware, and Virginia -Individually responsible for auditing dealerships,

Collecting on past due receivable and loan refinancing   
• Maximized performance bonuses based on the achievement of set goals  
• Worked closely with dealership owners, employees, and customers  
• Compiled data to present annual corporate meeting  
• Represented the company at trade shows, golf outings, sales blitzes and as a professional

Witness in court

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Feb-May 98

**Human Resource Assistant and Junior Accountant**, Aerotech -Glen Burnie, Maryland• Spearheaded the 401k program implementation  
• Processed accounts payable, bank reconciliation and cash management  
• Prepared claim reports and payments; determined adequate insurance coverage

Feb-Dec 97

**Assistant Controller, Research Analyst, & Teller,** Grand Bank, Bethesda, Maryland   
• Reviewed bank archive documents to determine legal pertinence  
• Balanced/reconciled banks own five major accounts daily  
• Generated and disseminated Tax Interest Disclosure Statements  
• Balanced branch vault and teller drawers daily  
• Applied research techniques to a data base and compiled individual account data

• Developed relations with local business owners

May-Aug 96

**Research Analyst,** A. J. Perry & Co. -Baltimore, Maryland• Appraised portfolios, extrapolated potential earnings, generated/ created portfolios  
• Evaluated and critiqued stock portfolios of potential clients   
• intensely scrutinized No-Load mutual funds: determined performance, high yield, contrarian and conservative degrees of risk/ return ratios for incorporation into portfolios

**EDUCATION**   
University of Maryland, College Park, Maryland  
• Bachelor of Arts, Economics-concentration in Finance, December 23, 1998  
Note: game theory, calculus, web design, accounting programs, leadership, management, negotiations, futures forwards & options, investing, international finance, banking, statistical economic modeling, stocks, annual report and industry analysis, hedging, short selling, group dynamics –these are just a few of the skills and tools from training, education, and experience.