**JEFFREY SCHNEIDER**

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**SALES‧FINANCIAL MANAGEMENT‧** **OPERATIONAL MANAGEMENT‧BUSINESS DEVELOPMENT**

Dynamic, goal focused and accomplished management professional with 19 years of distinguished contribution to revenue growth, market expansion and profitability. Proficient in all aspects of business finance, sales, P&L management, forecasting, budgeting and negotiating. Have demonstrated the ability to implement strategic business initiatives and build strong teams through effective leadership.

***EXPERIENCE:***

**COOL BEANS LLC / BISCUITS AND BUNS LLC PRESIDENT/OWNER *4/06-9/11***

* Owned and operated three QSR stores in the Hartford market. Two co-branded and one traditional store.
* Achieved highest sales in the Southern New England market from 2007-2011.
* Recipient of the Platinum Award for Operational Excellence.
* Selected to be a board member of the National Pricing Committee. Collaborated with senior executives to forecast product costs, pricing and profitability while strategically positioning the product lines.
* Took over two underperforming stores and increased sales by 30% each in two years.
* Responsible for financial reporting including P&L statements, cash flow analysis, and bank reconciliation.
* Hired, trained and managed 75 employees and executed all HR functions including payroll.
* Performed operational and inventory analysis and reduced costs by 7% each year over three years.

**INTERNATIONAL TRUCK AND ENGINE CORPORATION 4/97-4/06**

***SALES REPRESENTATIVE 1/99-4/06***

* Triple Diamond Club, Top Ten Sales in the United States six out of seven years.
* “Rookie of the Year” in 1999.
* Obtained gross margins of 10% or greater on sales of $1.6 million to $2.4 million per year.
* Sold all brands of medium and heavy duty transportation equipment to wholesale and retail clients.
* Maintained industry software and electronic diagnostic equipment reducing vendor fees by $50,000.
* Established partnerships with vendors to facilitate timely reconditioning of assets.

***SALES ANALYST 4/97-12/98***

* Successfully surpassed regional goals by achieving net price realization through integrated analysis using the Business Information System and other databases which led to goals being surpassed by $11 million.
* Set pricing levels for the region resulting in $85 million in earnings, the most profitable year in a decade.
* Monitored the sales and distribution system to assure product delivery and troubleshoot any obstacles.
* Developed and implemented sales programs to target markets after forecasting and strategically implementing action plans in order to achieve regional company goals.
* Managed pricing for six Area Managers and targeted and attained customers in the Northeast Region.

**NAVISTAR FINANCIAL CORPORATION**  (subsidiary International Truck and Engine) **Prior to 4/97**

***FINANCIAL ANALYST***

* Led the re-design and development of the credit submission process for existing customers with credit lines less than $2 million. Continually evaluate and develop software programs specific to industry needs.
* Responsible for preparing credit submissions from $2 million to $30 million for headquarters approval.
* Analyzed financial statements, P&L’s, credit information and tax returns using financial modeling systems.
* Evaluated and set wholesale credit lines and conducted financial reviews of dealerships.

***CREDIT SUPERVISOR***

* Computed and scored financial statements, credit bureaus and tax returns for asset funding and leasing.
* Appraised equipment to determine asset value and structured deals and leases to minimize risk.
* Managed dealers open accounts, reserves, acquisitions, penetration and yield.
* By accepting the highest quality paper repossessions were reduced to .25% of $100+ million.

***OPERATIONS SUPERVISOR***

* Managed five Finance Sales Representatives and conducted quarterly, semi-annual and annual reviews using the Total Performance Management system.
* Reduced outstanding aged retail receivables to $2,500 earning the team distinguished honors.
* Remarketed repossessions and loss recovery and generated a profit for both the dealers and NFC.

***FINANCE SALES REPRESENTATIVE***

* Conducted wholesale floor plan audits and handled collection activity of retail notes in assigned territory.
* Reduced retail aged receivables from $11 million to $35,000.
* Educated dealer personnel on finance plans and procedures.

***EDUCATION:***

**JUNIATA COLLEGE**

B.S. in Managerial Finance

**HUMBERSIDE BUSINESS SCHOOL**

Foreign Exchange in Hull, England