

# CONNELL JOHNSON

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## BSBA in Economics – Seeking Challenging Data Driven Positions

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Analytical Economics graduate (BSBA) with extensive experience at Ford Motor Credit in financial analysis, credit assessment, and workflow optimization. Skilled in translating complex datasets into actionable insights and enhancing performance evaluation. Actively applying Python and SQL to drive strategic, data-informed decisions and operational efficiency.

### CORE COMPETENCIES

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*SQL & Data Querying*

*MS Excel (Advanced Templates)*

*Credit Risk Assessment*

*Python for Analytics*

*Financial & Data Analysis*

*Problem Solving*

*Power BI Visualization*

*Business Process Analysis*

*Workflow Optimization*

### PROFESSIONAL EXPERIENCE

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**FORD MOTOR CREDIT** – *Nashville, TN*

#### **Ford Credit Leadership Development Program**

**2017 – Present**

Hired into Leadership Development Program with Ford Motor Credit gaining exposure to aspects of business center environment. Acquired experience by completing rotations as a Dealer Credit Analyst, Dealer Service Analyst, and a Loss Prevention Analyst.

#### **Commercial Credit Analyst:**

- ❖ **Exceeded** the departmental average credit files per month target with 24.3 files, surpassing the expected average of 15-18 and department average of 21.7, demonstrating exceptional productivity and efficiency in credit file management.
- ❖ **Maintained** a rapid processing time, pushing new files within 24 to 48 hours, while ensuring high quality and minimal edits, highlighting commitment to excellence and attention to detail.
- ❖ **Developed** and followed a specific outline for working through credit files, optimizing workflow for increased efficiency and consistency by creating numerous Excel templates, and ensuring accuracy in system updates post-approval.
- ❖ **Collaboratively** worked with Dealership and Sales partners on title processes, effectively managing customer relations, and providing comprehensive support and guidance on Commercial Line of Credit processes and benefits.

#### **Dealer Credit Specialist / Analyst**

- ❖ **Specialized** in providing credit solutions to automotive dealerships and performed financial analyses to set credit limits and offer financial guidance.
- ❖ **Established** and maintained relationships with Dealer Credit, Sales Teams, and cross-functional Business Center Teams.
- ❖ **Analyzed** applicants' financial status, reviewing financial statements and tax returns, and making year-over-year comparisons.

#### **Dealer Service Analyst**

- ❖ **Responsible** for analyzing and deciding on approximately 30 consumer credit applications daily.
- ❖ **Engaged** in negotiations with Finance Managers to finalize credit decisions for dealerships, business centers, and buyers.
- ❖ **Resolved** discrepancies between borrowers, lenders, and financial institutions with detailed orientation and efficiency.

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### EDUCATION

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#### **Bachelor of Science in Business Administration (BSBA) in Economics**

*Appalachian State University – Boone, NC (Magna Cum Laude)*

*Betta Gamma Sigma Member: International Honor Society*