

JANE SMITH

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CREDIT & COLLECTIONS MANAGER WITH 20 YEARS OF INDUSTRY EXPERIENCE

Debt & Liability Reduction/Performance Innovation & Improvement/Personnel Supervision and Training

EXECUTIVE SUMMARY

An innovative, multifaceted, and solutions-focused Financial Executive with a 20+ year career demonstrating visionary leadership and outstanding performance in credit and collections management of million dollar, multi-site, nationally, and internationally-based operations. Forward-thinking leader and enterprising problem-solver with tactical foresight and verifiable success capitalizing on growth opportunities, improving bottom-line performance, and optimizing organizational efficiency, productivity, and profitability through delivery of value-added systems, programs, and procedures. Articulate communicator, presenter, and trainer with a direct and decisive management style that focuses on matrix teamwork and clearly defined mission and values for buy-in of all levels. Superior interpersonal, organizational, and analytical skills with an innate ability to work in unison with customers, staff, and key internal/external stakeholders. Highly developed qualifications in personnel development, relationship management, and oral negotiations. Microsoft Office and ERP systems proficient.

CORE COMPETENCIES

- | | | |
|-----------------------------------------|-------------------------------------------|-------------------------------------------|
| • <i>Credit/Collections Management</i> | • <i>Staff Supervision & Training</i> | • <i>Fraud Detection/Loss Prevention</i> |
| • <i>Cash Flow Optimization</i> | • <i>Team-Building/Development</i> | • <i>Performance Monitoring/Tracking</i> |
| • <i>Regulatory Compliance</i> | • <i>Cross-Selling/Sales Support</i> | • <i>Process Innovation/Improvement</i> |
| • <i>Influencing & Negotiation</i> | • <i>Benchmark Analysis/Reporting</i> | • <i>Bankruptcy Law/UCC Transaction</i> |
| • <i>Data/Records Administration</i> | • <i>Issue Resolution/De-escalation</i> | • <i>Resource/Budget Administration</i> |
| • <i>Debt & Liability Reduction</i> | • <i>Risk Assessment & Prevention</i> | • <i>Group Collaboration/Facilitation</i> |
| • <i>Order Review & Approval</i> | • <i>Research & Investigation</i> | • <i>Business/Operations Management</i> |

PROFESSIONAL EXPERIENCE

ABC Company

Any Town, USA

Dec. 2002 - Present

Credit and Collections Manager

Hired, trained, directed, and coached a credit staff of two (2) responsible for all decisions regarding sales and collections of credit transactions for one of the largest structural steel service centers in the United States.

- Created a credit risk management environment of an acceptable quality, in terms of established credit guidelines; developed sound, acceptable credit policies.
- Managed account receivables and all related functions; renegotiated account receivable balances, streamlined processes, and improved client retention rates.
- Investigated and verified financial status and reputation of prospective customers applying for credit; reviewed credit references and Dunn and Bradstreet data to determine applicant suitability.
- Evaluated and provided analysis, conclusion, and recommendations to determine credit line amounts; communicated information to customers and team members.
- Reviewed and adjusted credit lines on a regular basis; revoked lines of credit upon receipt of external information pertinent to financial strength of account.
- Identified problem accounts and negotiated payment programs with delinquent customers.
- Monitored violations of credit policies and took appropriate action.
- Compiled and reported all bad debts and credit losses on a quarterly basis; monitored delinquent accounts carefully and coordinated collections with third party contractors.
- Interfaced and assisted sales representatives with data for customers regarding delinquency, daily sales outstanding (DSO), and payment history; resolved rates and discrepancy issues.
- Researched and made decisions on finance charges; maintained bad debt and bad debt recovery records.
- Evaluated and improved existing information technology within the Credit function.
- Facilitated quarterly meetings with Credit and Sales staff.
- Participated in local industry meetings to further limit credit risks.

Selected Accomplishments:

- Improved the department's Daily Sales Outstanding (DSO) collections rate by (40%), in less than one (1) year.
- Reduced bad debt by (90%), within five (5) years.
- Consistently reduced net bad and account receivable aging quota to less than .25% of yearly sales.

PROFESSIONAL EXPERIENCE (CONTINUED)**ABC Company****Any Town, USA****Jul. 2000 - Dec. 2002****Credit Manager**

Oversaw day-to-day operations of Credit and Collections for six (6) branch locations for a leading producer of Construction Aggregates and Hot Mix Asphalt products throughout Eastern Any State.

- Developed and implemented company credit policies and procedures; improved the activities of the credit department for the organization.
- Employed processes and procedures for evaluating customer financials and setting and changing credit lines/limits, as well as credit holds; implemented liens as necessary to major delinquent accounts.
- Established credit limitations on new and existing customer accounts.
- Interacted with customers to obtain additional credit information to support credit lines; reconciled transactions and balances to maintain accurate accounts.
- Initiated credits and adjustments to customer accounts within company policy limits; checked for credit viability on requests for extended terms and evaluated various adjustments on exception documents.
- Monitored receivables and collections; provided updates and appropriate reporting procedures.
- Audited and reviewed delinquent account records; determined which customers were contacted for collection of overdue accounts.
- Supervised and coordinated the activities of an administrative support staff of two (2) in related activities.
- Reviewed all orders submitted by existing customers to maintain control of accounts receivable; assessed and authorized credit suspensions.

ABC Company**Any Town, USA****May 1994 - Jul. 2000****Collections Manager**

Spearheaded the activities of a team of eleven (11) specialists engaged in the collection of overdue payments for charge accounts, credit card accounts, and loans for a leading provider of residential and commercial telephone services. Collectors averaged 100 calls per day.

- Managed an Accounts Receivable department in excess of \$500M; analyzed delinquent accounts and prepared reports on highest-risk accounts including recommendations for resolution.
- Organized collection work load according to degree and amount of delinquency and assigned accounts to staff for collection; assisted subordinates with collection activities in difficult cases.
- Determined what new accounts will be established for new customers; reviewed and researched credit payment history and obtained further information when necessary.
- Conducted credit investigations, collected delinquent accounts, and communicated all credit-related issues to senior management.
- Wrote letters and approved form letters for use in collection attempts.
- Prepared collection statistics reports for management.

Selected Accomplishments:

- Achieved significant improvements in staff productivity; reduced DSO and improved cash flow.

Additional Experience:

Credit Manager, ABC Company, Any Town, USA

Credit Manager, ABC Company, Any Town, USA

EDUCATION**Associate of Science in Business**

Bucks County Community College, Newtown, Pennsylvania

PROFESSIONAL DEVELOPMENT/ADVANCED TRAINING

Extensive Training in the Areas of:

- Business Research ▪ Collections ▪ Customer Service ▪ Finance ▪ Human Resources
- Leadership ▪ Marketing ▪ Relationship Management ▪ Sales ▪ Team-Building

PROFESSIONAL AFFILIATIONS

- National Association of Credit Managers (NACM)
- Any State Association of Credit Managers (PACM)

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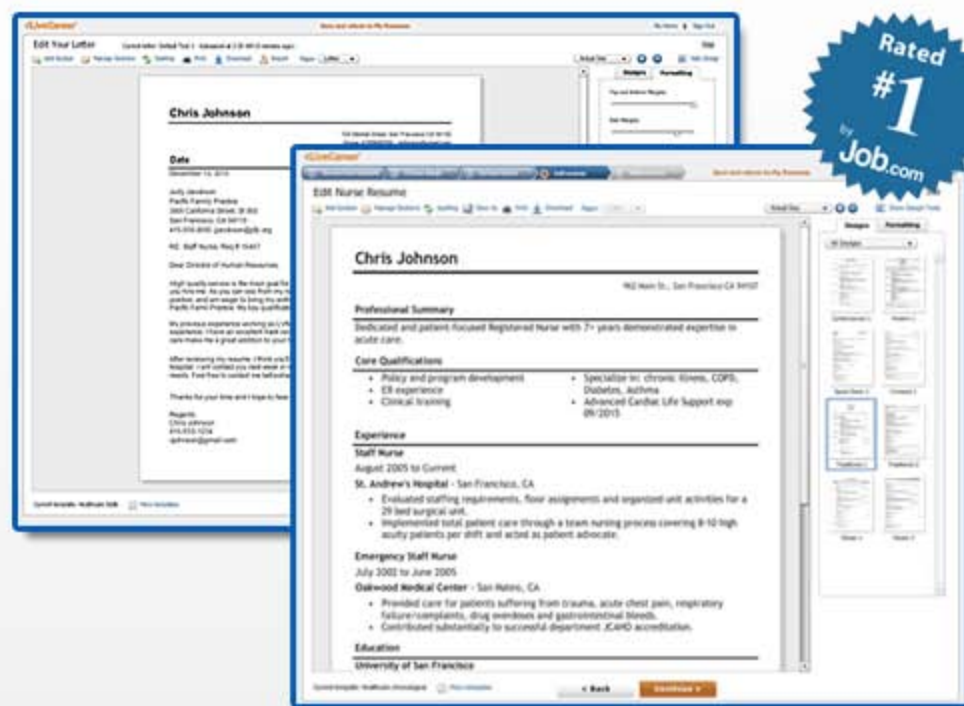
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Customer Reviews

"I was completely unaware of what companies are looking for in a resume. This product helped me word and format my professional resume and the examples were extremely useful. Overall, this is a great product. I would highly recommend these services." - A. Danihels

"This resume tool is so much better than templates - just upload or enter your resume content and you get your choice of designs. It's magical! Anyone can benefit from this tool: from students to executives!" - Belinda Yanda

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