

**JANE DOE, CBF, MBA**

Phone | Email Address | LinkedIn Address

### **CORPORATE CREDIT MANAGER**

An expert corporate credit manager offers a proven track record of success in developing and improving policies and procedures that enforce customer credit terms/limits, ensure high percentages of on-time collections, and optimize cash payments/cash flow for the operation. Excels in recruiting and developing team members while providing companywide training on policies/best practices, regulatory compliance, and credit management tools.

#### ***Areas of Expertise:***

Credit and Collections Management – Contract Negotiations – Financial Management – Regulatory Compliance – Risk Management – Policy Development – Process Improvement – Project Management – Customer Relations – Quality Control – Foreign Trade – Training & Development – SAP – JDE – MS Office – Platinum – GetPaid

### **SELECT CAREER HIGHLIGHTS**

- Turned around Company Name's credit operation within six months, correcting long-standing issues with aged receivables and collections; **introduced new policies and procedures, improving collections results 20% while ensuring less than 5% of billing was past due at the end of each month.**
- Collaborated with multiple departments to address and correct billing errors at Company Name, **ensuring invoices correctly aligned with customer purchase orders for billing and collections purposes.**
- Enabled growth from \$100M in annual revenue to \$200M in annual revenue at Company Name **while also decreasing the amount of bad debt the company wrote off each year from \$2M+ to \$2K in five years.**

### PROFESSIONAL OVERVIEW

#### Corporate Credit Manager

– Company Name (2010-2017)

*Owned full accountability for all credit operations for a \$200M company. Provided credit management training for managers and employees, developed policies and procedures for proper management of collections and credit activity, and ensured compliance with all applicable state and federal regulations.*

- Managed the collections and credit staff, overseeing retraining of existing team members while recruiting new employees to fill skill gaps; coached team in achieving department and business objectives.
- Developed and implemented formal corporate credit, collection, cash sales, and export policies as well as credit

applications and related terms and conditions.

- Reduced past due balances and bad debt by coordinating collection efforts with customer service, sales, and billing departments to quickly resolve disputes and advance payments.
- Assisted CFO with bill of sale contracts when needed; reviewed customer contracts and advised CFO of terms in contracts that were contrary to company's terms and conditions.
- Coordinated lockbox transactions with accounting team, including auto cash apply, reduced manual deposits and reduced processing days and mail delay by having customers wire or ACH payments directly to the bank.
- Handled all collection, legal, and bankruptcy accounts; assisted in legal matters such as trial, preference action claims, mediation, small claims court, arbitration, post-trial judgments, bankruptcy, and antitrust laws.

### Corporate Credit Manager

– Company Name (2003-2010)

*Managed all credit, collections, billing, and administrative operations for a company with annual sales of \$100M+. Supervised 10 direct reports while assigning and enforcing all credit lines. Created and maintained customer files with signed credit applications for all credit, collection, legal, and bankruptcy accounts; handled client relations.*

- Developed and implemented corporate credit, collection, and cash sales policies as well as corporate credit application terms and conditions; also, reviewed and defined credit department job descriptions.
- Negotiated and closed sales of corporate [real estate](#) assets valued at \$20M; also reviewed and negotiated contracts using letters of credit, guaranties, promissory notes, security agreements, and UCC filings.
- Assisted with analysis and forecasts of sales and credit, significantly reducing bad debt exposure and days sales outstanding in alignment with company goals.
- Designed and rolled out antitrust training for all credit, sales, and management personnel, working effectively with team leadership to implement new tools and techniques for staff retention and development.
- Maintained corporate documentations, board resolutions, meeting minutes, and stock options/certificates.

- Ensured compliance with all insurance requirements and sales tax laws.

### **Corporate Credit Supervisor**

– Company Name (2000-2003)

*Managed the credit operations of a \$170M company with consulting engineering branches throughout the US. Owned accountability for all collections activities as well as customer files, assignment and enforcement of credit limits, protection of lien rights and bond claims. Also, directly supervised three employees.*

- Enhanced credit management by designing and deploying new corporate credit, collection, and cash sales policies as well as customer service programs using joint check agreements and letters of credit.
- Coordinated collection processes and customer service best practices with branch business administrators, office managers, and project managers; oversaw all collection, legal, and bankruptcy accounts.
- Led team in significantly reducing bad debt exposure and days sales outstanding.

### **EDUCATION**

#### **Certified Business Fellow (CBF)**

– National Institute of Credit

#### **MBA / BA, Business Administration**

– University Name

### **COMMUNITY INVOLVEMENT**

### **Board Member**

– Habitat for Humanity Project Committee

### **Member**

– City Name Rotary Club and Chamber of Commerce

### **Member**

– American Cancer Society, American Lung Association, and American Heart Association