ROBERT SMITH

Credit Manager/Assistant Store

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SUMMARY

Smart, ambitious, self-directed, dependable professional has settled in Jacksonville with a wonderful wife, new home and no drama. Seeking to translate a 10+ year career of leadership and expertise in finance to an opportunity with a stable company who shares a desire not only for growth, but prosperity shared with our community.

CORE COMPETENCIES

Windows, Microsoft Office, IOS.

PROFESSIONAL EXPERIENCE

Credit Manager/Assistant Store

ABC Corporation - January 2012 – November 2014

Key Deliverables:

- Collaborate with 5 field reps to structure loan proposals and resolve inquiries.
- Establish/maintain dealer accounts, evaluating credit risk via trade and bank references, credit reports, licensing, bonding.
- Ensure Dealer compliance with legal, regulatory standards.
- Monitor reports on book/look, program variance/compliance, contracts submitted for funding, outstanding lein/titles.
- Mediate & resolve customer, dealer, employee disputes and/or complaints.
- Analyze credit reports, employment and financial information on prospective applicants.
- Evaluate collateral & negotiate loan terms within program guidelines.

Credit Manager

Setpoint Integrated Solutions - 2007 – 2012

Key Deliverables:

- Perform month end close process for A/R sub-system.
- Complete all requirements related to our interim and final audit.
- Manage team of collectors that are responsible for the reconciliation and collection of customer accounts for valve supply and repair company.
- Manage cash posting and a/r adjustment team.
- Manage expanding electronic billing web-portals.
- Review customer financial statements to establish credit guidelines up to $1M Perform analysis on G/L accounts as directed by CFO.
- Assisted CFO with special projects as directed..

EDUCATION

2259 Oak Street, Old Forge, New York, 13420
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Associates of Arts - (Valencia Community College - Orlando, FL)

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