



Briar Bank

Credit Manager

Credit Manager with 5 years of experience in overseeing credit operations, evaluating credit risks, and implementing credit policies. Proven ability to manage credit portfolios, analyze financial data, and optimize credit processes to enhance profitability. Proficient in negotiating payment terms and maintaining strong relationships with clients. Adept at leading a team to achieve organizational goals and a demonstrated history of reducing delinquencies and improving overall credit performance.

briar.bank@gmail.com 

(104) 817-3334 

123 Maple Street, Hartford, CT 
06105

Education

**Bachelor of Science
in Finance and Credit
Management at University
of Connecticut, Storrs, CT**

Aug 2014 - May 2018

Relevant Coursework: Financial Accounting, Managerial Accounting, Corporate Finance, Financial Markets, Investment Analysis, Risk Management, Credit Analysis, Financial Statement Analysis, International Finance, and Banking Operations.

Links

[linkedin.com/in/briarbank](https://www.linkedin.com/in/briarbank)

Skills

Risk assessment



Negotiation



Financial analysis



Decision-making



Collections strategy



Credit scoring



Regulatory compliance



Employment History

Credit Manager at Credit Managers, Inc., CT

Feb 2023 - Present

- Successfully reduced average outstanding receivables by 30% within the first year, resulting in improved cash flow and a reduction of bad debt write-offs by \$500,000 for Credit Managers, Inc., CT.
- Implemented a comprehensive credit risk assessment system, leading to a 25% improvement in credit approval efficiency and contributing to a 15% increase in overall company revenue over a two-year period at Credit Managers, Inc., CT.
- Streamlined the collections process, effectively reducing the average days sales outstanding (DSO) from 60 days to 45 days, contributing to a 10% increase in working capital for Credit Managers, Inc., CT.

Assistant Credit Manager at Connecticut Credit Management Services, CT

Aug 2018 - Jan 2023

- Successfully reduced the company's bad debt by 20% within a year, resulting in a savings of over \$500,000 in potential losses, through the implementation of more stringent credit policies and proactive monitoring of high-risk accounts.
- Streamlined the credit approval process, reducing turnaround time by 30%, by incorporating automated checks and predictive analytics, leading to faster customer onboarding and increased annual revenue by 10%.
- Led a team of 5 credit analysts to achieve a record-breaking 95% on-time collection rate for outstanding invoices, improving cash flow by \$1 million and enhancing overall customer satisfaction.

Certificates

Certified Credit Professional (CCP)

Feb 2022

National Association of Credit Management's Certified Credit and Risk Analyst (CCRA)

Jan 2021

Memberships