

NAME

□ XXXXXXXX, Brooklyn, New York 11230 □ XXX.XXX.XXX □ XXXXXXX @buffalo.edu

FINANCIAL CREDIT ANALYST

QUALIFICATIONS PROFILE

Goal-driven, performance-focused, and compassionate professional, armed with hands-on experience in small business management, credit analysis, and finance. Effective at coordinating with supply chain and sales and marketing departments in managing financial orders to assist with control credit exposure, make payments on time, and reduce the risk of customer disputes. Skilled at evaluating the financial status of clients by producing financial ratios through computer programs. Articulate communicator; bilingual in English and Spanish.

AREAS OF EXPERTISE

Business and Finance | Investment and Accounts Management | Bank Credit Processing
Regulatory Compliance | Commercial and Investment Banking | Client Relations

PROFESSIONAL EXPERIENCE

XXXXXXX – CHEEKTOWAGA, NY

Financial Credit Analyst 2010–Present

- Evaluate clients' credit data and financial statements in order to determine the degree of risk involved in lending money to them
- Prepare reports about the degree of risk in lending money to clients
- Analyze client records and using the data to recommend payment plans

XXXXXXX – CHEEKTOWAGA, NY

Owner 2008-2010

- Managed overall business operations from start to finish
- Generated revenue by selling products through Amazon
- Partnered with third parties and negotiated deals to acquire products at significant lower prices to be marketed on Amazon
- Made a list of all products in Amazon and promoted the products on Amazon and Facebook

XXXXXXX – CHEEKTOWAGA, NY

Small Credit Business Analyst

- Addressed client concerns and provided solutions to strengthen customer relationships; thus, received consistent positive feedback from clients and GR points on multiple occasions
- Cultivated and maintained 30 to 40 new relationships each month, which doubled the average than the associate in the department
- Facilitated meetings regarding best practices and mentored team members as needed while maintaining status as the top producer in the bank

EDUCATION

Bachelor of Science in Business Administration: 2012

XXXXXXX, Brooklyn, NY

ACTIVITIES

Compassionate Heartfelt Excellence and Compassion Service