# ROBERT WATSON

CREDIT MANAGER



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in /watson-robert

# KEY SKILLS

Excellent communication

Problem-solving

Time management

Decision making

Multi-tasking

Petroleum Rx Software

Great team leader

Conflict resolution

Strong negotiation

Credit analysis

## EDUCATION

GRAND CANYON UNIVERSITY

Bachelor of Science in Business Administration 2012 - 2014

ESTRELLA MOUNTAIN COMMUNITY COLLEGE

Associate in Applied Science Business Administration 2009-2012

# PROFESSIONAL PROFILE

Dedicated professional with over eight years of experience in the petroleum industry. A solution driven strategist with a focus on company goals and crossfunctioning departments, having a strong ability to successfully launch, build, create and maintain proficient credit departments. Highly skilled communicator building relationships with customers and teams at all levels.

## **EXPERIENCE**

#### CREDIT MANAGER

Hunt & Sons, Inc. | Modesto, CA | Aug 2019 - Present

Establish and manage corporate credit department while assessing and approving credit applications. Analyze existing customer limits, sales history, and inventory trends. Oversee invoice register postings and special pricing entries.

- Took ownership of \$52 million dollar aging adhering to appropriate limits
- Contact customers with past due to reduce all aging buckets using control measures bringing 60+ aging buckets to meet company goals without any losses
- Run frequent customer reports to clear payments and check past due
- Reduced bad debt write-off's to under company goals for the 2020 calendar year; working with customers directly and using third party collectors
- Conduct bi-weekly credit meetings among all locations to confirm we are all on track meeting company goals and identify those in need of aid
- Utilized system software ERP and dunning notice features to reduce lag time for customer contact by over 90%
- Create custom report for early recognition on delinquent accounts
- Set policy to review all hold items and determine who is released; held notifications are then sent to the sales team to contact customers

## CUSTOMER SERVICE REPRESENTATIVE

Petroleum Rx, LLC. | Tempe, AZ | Mar 2014 - Aug 2019

Assisted and controlled all PDS inquiries coming though the technical helpdesk.

- Proactively took ownership of all customer and A/R tickets
- Kept up-to-date of all credit management laws for several states to offer best practice solutions
- Used all customer recommendations to pursue system enhancements to streamline reporting and automating credit procedures

## CREDIT MANAGER

Paul Oil Company, Inc. | Oakdale, CA | Jun 2012 - Feb 2014

Created and maintained credit department policies and procedures. Evaluated and approved credit applications.

- Reduced bad debt exposures by reducing DSO from 87 down to 31 days in the first four months
- Created custom reporting items to ensure credit department was handling early detection for possible losses
- Initiated fuel and lube reconciliations on a weekly basis to reduce month end closing time