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### **SUMMARY**

By being result driven I have successfully protected company's receivables with twenty five years of Commercial Credit, collections, and claims resolution skills. Also have applied my customer service, accounts receivables, invoicing and file retention knowledge for companies with \$250M to \$5B a year in sales.

### **Skills**

- Customer Focus
- Letter of Credit experience
- Strong Negotiating skills
- Reduction Bad Debt WO
- Domestic & International Credit
- Sox
- Lean/Six Sigma
- Reduction DSO

### **EXPERIENCE**

#### **HOFFMAN & HOFFMAN, INC.**

**2013 - 2019**

#### **MANAGER OF CREDIT AND COLLECTION**

- Managed a team of 3 full time employees and 1 temporary staffing personnel for day to day credit and collection functions.
- Monitored and maintained good credit standing of accounts for 3 Hoffman companies.
- Monitored payment trends, business growth and financial strengths to justify credit lines for customers and analyzed financial statements, credit scores, and references for payment trends.
- Implemented the use of Standby/commercial Letter of Credit, Bank guarantee, prepayments or deposits for customers that were high risk.
- Provided monthly reviews with each credit analyst of accounts and collection efforts. Discussion plan for accounts that are non committal in making payments. Talk with customers to assess their position of open payables and make arrangements for payments.
- Oversaw the mailings for legal documents and secured company money for any jobs over \$30k.
- Reviewed informational documents with new sales staff. (Credit application, job information sheets) and the handling of lien waivers.
- Monitored the collections of accounts with balances of \$50k to \$3M+, to maintain Lien rights, payment bond rights and other legal actions to collect past due balances.
- Average past due percentages – maintained 30 days past due average, 15% of total open receivable / 45 days past due average 8% of total open receivables.
- Handled filing claims on customer's bankruptcy, Payment bond claims and placing accounts with outside collection agency.
- Developed monthly aging report analysts for upper management. Report was broken down for each company, for each branch of open receivables. Sent report to COO, General Managers of each company.
- Submitted dollars for accrual for Bad Debit write off. Average percentage for write offs for Hoffman Companies less than ½% over the last 5 years

#### **Supervise Order Entry Department, Billing and File retention**

**2017 - 2019**

- Management support for a team of 5 order entry clerks, 3 billers, 2 file retention clerks, 1 front desk switchboard person. (along with the credit and collection team)
- Monitor paper flow from sales to order department.
- Review order information documents with new sales staff, for orders to be processed. . (Credit application, Order information sheets, tax certificates)
- Monitor the daily input of contracts for customers to insure orders are invoiced in a timely manner. Maintain company passwords for customer's portals to access purchase orders, enter invoices for billing and track invoice payments.
- Work on special project to implement company going to a paperless system.
- Send out month end reports for open vender invoices not entered into finance system to pay, due to paper work not being received by sales staff.
- Compile monthly report for material orders – cost amount and sale amount of senior

**KAY CHEMICAL COMPANY / ECOLAB, INC, Greensboro, NC** **2006 - 2013**  
**SUPERVISOR CREDIT, COLLECTIONS, CLAIMS, ACCOUNTS RECEIVABLES, INVOICING,**

- Monitored and maintained credit standing of accounts with credit lines over a \$500M. Monitored payment trends, business growth and financial strengths to justify credit lines for customers and analyzed financial statements and assets, credit scores to set credit lines.
- Reviewed customer agreements/contracts with legal department.
- Oversaw the collections of past due invoices, invalid claims (deductions).
- Resolved customer claims and disputes/deductions for pricing, shortages, damages, package or equipment failure.
- Supervised the daily and month end process of Accounts Receivables.
- Oversaw completion of 300 to 700 invoices per day for product, equipment, and lease billings for 125,000 customers.
- Managed a team of 5 full time employees and 3 temporary staffing personnel.

**Special assignments:**

- Served as a member of Lean Six Sigma project to prepare North America business units for SAP global financial system. Developed shared financial reporting and customer tracking. .
- Composed Credit Policy manual for all Ecolab business units to protect company assets. Compiled "Guideline for credit qualifying a customer – justifying credit lines".
- Completed – LSS project Stream line AR process. Automated system replaced manual.
- Completed – LSS project System to track quality issue. Overage, shortages, product failure, trucking company poor performance.

**UNIVERSAL FURNITURE, INC.** **2003 - 2006**  
**REGIONAL CREDIT MANAGER**

- Monitored and maintained credit standing of accounts located in United States.
- Collected past due invoices by phone, fax, e-mail, and "outside" resources.
- Reconciled account ledgers, resolve claims/disputes.

**BURLINGTON INDUSTRIES, INC. GREENSBORO, NC** **1989 - 2003**  
**REGIONAL CREDIT MANAGER**

- Monitored and maintained credit standing of accounts located in United States and Canada Commercial Carpet Division. Handled all state and federal government accounts for 8 business units. Reviewed over 800 accounts with credit line of Cash before delivery to unlimited exposure.
- Collected past dues and placement of accounts for collection with out side sources.
- Worked with company attorneys to process legal documents (Payment bonds, Cross corporate guarantees, stand by Letters of credit.)
- Senior Claims Analyst **1989 – 1994**

**COMPUTER SKILLS**

- Microsoft office (Word, Excel, Outlook, Power Point), Docstar scanning system
- AS400, Oracle, JD Edwards, ViewPoint finance system, Navision finance system,
- Web application
- Biz Hub, Fax, VMS System
- TRW, Dunn & Bradstreet, Credit Risk Monitor
- Vertex Tax software
- Sarbanes Oxley ( gate keeper 3 financial functions)
- Lien Six Sigma

**EDUCATION**

- Guilford College – 1 year completed – Major Business
- Ecolab Leadership Training and Seminar, Cultural Inclusion Workshop
- Vertex Tax software Training

**Other Activities**

**LEADERSHIP**

- Past Board of Directors “Racquets for the Cure” Tennis Tournament money raised went towards Breast cancer research. Tournament was held for 9 years. (until 2017)
- Member of “Dining for Women” Chapter 11 – Money is raised with members having monthly dinners and making donations. The money goes to women groups in Third world countries to help them support new business efforts, improve educations for young girls and improve their living environment.

**Health and wellbeing**

- Enjoy gardening, music and play tennis