

Derek Dean Young

OBJECTIVES

To obtain a position where I can use the skills obtained to assist the profitability of the company.

SKILLS

Microsoft Office, Microsoft Outlook, Microsoft Access, Wicklander certified Lexis Nexis(Accurint), I-Find Exception Based Reporting, Member of the National Association of Credit Managers.

EXPERIENCE

Quality Plywood Specialties Inc

Clearwater, Florida

Director of Accounts Receivables

4/11 to Present

Responsibilities:

My position has been to engage, manage and work to directly to improve the activities of the credit department/Accounts Receivables for the organization. Determine what new accounts will be established for new customers by reviewing and researching credit payment history and obtain further information if necessary. I evaluate, provide analysis, conclusion and recommendations to determine credit line amounts and communicate this information to customers and other team members of the company. I conduct annual and bi annual reviews and adjust credit lines on a regular basis or when requested for existing accounts and revoke lines of credit upon receipt of external information pertinent to financial strength of the account. In this role, I have been have engaged in conducting credit investigations and collecting delinquent accounts and communicating all credit related issues directly to the President of the company.

ESSENTIAL DUTIES AND RESPONSIBILITIES

- Create a credit risk management environment of an acceptable quality, in terms of established credit guidelines
- Assist in developing sound, acceptable credit policies
- Analyze delinquent accounts and prepare report on highest risk accounts including recommendations for resolution.
- Interact with customers to obtain additional credit information to support credit lines
- Reconcile transactions and balances to maintain accurate accounts
- Initiate credits and adjustments to customer accounts within company policy limits
- Check for credit viability on requests for extended terms, and evaluate various adjustments or exception documents

- Submit requests to senior management and supporting documentation for accounts requiring credit lines
- Research and make decisions on finance charges
- Maintain bad debt and bad debt recovery records
- Monitor receivables and collections and provide updates of receivables and provide appropriate reporting procedures
- Identify problem accounts and provide regular updates of receivables to management
- Negotiate payment programs with delinquent customers
- Identify accounts requiring collection agency or legal action and coordinate collections with third party contractors
- Monitor violations of credit policies, provide analysis, conclusion and recommendations, present findings to senior management and suggest actions/penalties to be taken when appropriate
- Develop processes and procedures for evaluating customer financials and setting and changing credit lines/limits, as well as credit holds; implement liens as necessary to major delinquent account as approved
- Generates legal documents used in the credit function IE:

Process new job contracts:

- a. Create & Maintain Job File
- b. Process Notices to Owner
- c. Track Notice of Commencement & Permits
- d. Proof Read Sub Contract Agreements
- e. Process Change Orders

AR Billing functions for job contracts:

- a. Progress Billing
- b. Run Job Cost Reports
- c. AIA Contract Billing Documents
- d. Close out Job Accounts & Lien Releases
- e. Some Collections on past due accounts (1-2 days per month)

Update and maintain spreadsheets for the following:

- a. Work Backlog
- b. Sales Charts

Maintain a thorough knowledge of company procedures and assist with training of new staff as needed

Communicate with other office staff as needed for continuous flow of paperwork associated with contracts and accounting documentation

Van Ru Credit Corporation

Largo, Florida

Collections Officer

7/2010 – 4/2011

Responsible for collecting outstanding debts for Discover Financial. Negotiating payment arrangements.

Sears Holdings inc. (Kmart)

Birmingham Alabama / Tampa Florida

Loss Prevention Manager / Investigator

8/2007- 7/2010

Responsible, for reduction of shrink, by focusing on internal and external theft resolution. Reduction of GL and WC claims by managing the Safety Committee. Performed random surveillance and random audits to determine key theft areas and assist in reducing shrink.

- _ Store 3931 reduced shrink from 2.14 to .95 in 24 months
- _ Store 4308 reduced shrink from 2.10 to .98 in 24 months
- _ Taught I-Find exception based reporting to several markets

Wal-Mart Stores Inc.

Birmingham Alabama

Asset Protection Officer

4/2006-8/2007

Responsible for reduction of external theft by utilizing the 5 plays for external theft apprehension. Reduce accidents by being a member of the safety committee.

IPC International

Birmingham Alabama

Director of Public Safety (The Summit at Birmingham)

2/2002-4/2006

Responsible for managing the security department (approx 165 officers) in a large life-style mall. Responsible for payroll, scheduling, training of new security officers, safety of employees and officers and building relationships building with the property management.

United States Army Field Artillery 1/10 3rd ID

Ft. Benning Georgia

Artillery Gunner

1/1997 to 1/2001

Enlisted as a Field Artillery Gunner.

EDUCATION

Northern Way Theological Seminary

Bachelors in Theology

2011

St. Pete College

St. Petersburg, Florida

Business Administration

1997

Heritage private School

Seminole, Florida

HS Diploma

1995

Wicklender Zulawski

Atlanta, Georgia

Interrogation and Interviewing