

## FINANCE/MANAGEMENT RESUME

5 Drive Place ■ West Babylon, NY 11704 ■ W (212) 222-2222 ■ (516) 555-5555 eve \*E Mail@aol.com

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**M.B.A. in Finance with seventeen years of extensive managerial, financial and operational experience. Seeking a financial management position.**

### Professional Skills

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#### Accounting

Profit and Loss Responsibility  
Budget Preparation and Forecasting  
Financial Statement Analysis

#### Finance and Banking

Credit Analysis  
Underwriting  
Business Development

#### Management

Project Management  
Strategic Planning  
Personnel

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### Professional Experience

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#### Valley National Bank, Merchants Bank Division

New York, New York

#### *Assistant Vice President – Commercial Lending Division*

September 2001 – Present

- New Business Development:
  - Referred over 200 Million Dollars in Commercial loans and Commercial Mortgage loans. Closed on 20 million dollars of business. Due to bank's conservative credit standards and size of deals, other business was declined.
  - Established a network of contacts within the Legal and Accounting Communities.
- Portfolio Management: responsible for thirty million dollars in lines of credit and/or owner occupied mortgages.
- Account Relationship Officer: responsible for 20-25 accounts in diversified industries.
- Underwriting responsibilities for new and old business.

#### Delta Enterprises Corp. (Infant and Juvenile Furniture Importer and Wholesaler)

Brooklyn, New York

#### *Vice President for Infant Accessories Division*

October 2000 – September 2001

- Liaison with all overseas suppliers from countries such as China, South Korea, and Thailand.
- Responsible for costing of all accessories from overseas.

#### Northwest Company (Wholesaler of Jacquard and Fleece Blankets)

Port Washington, New York

#### *President of Northwest Baby Division*

January 2000 – October 2000

- Development of infant blanket line.
- Established sales force geared to selling infant blankets. Worked with 8-10 sales people throughout the United States.

#### The Quiltex Company, Inc. (Manufacturer and Importer of infants' bedding, outerwear, and layette) Brooklyn, New York

#### *Chief Financial Officer/Purchasing Manager/Licensing Liaison*

April 1988 – December 1999

- Sourced products overseas; traveled extensively to Far East, Turkey, Mexico and Guatemala; managed 15-20 factories simultaneously.
- Price negotiations with overseas factories; established cost structure and price points.
- Letter of Credit applications with the overseas factory; worked with banks in establishing terms of the Letter of Credit; involved in Bank's computer application of Letter of Credit.
- Budget preparation; variance analysis; cash flow analysis; inventory analysis – Sole responsibility; worked with accountant in preparation of Budget and Cash Flow reports.
- Credit analysis on customers; worked closely with accounts payable and account receivable departments; supervised staff of six people in Accounting Department.
- Licensing and negotiation with Licensors in finalizing the licensing agreements; increased licensing portfolio from 1 major license to 7 licenses.

### Education

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**M.B.A. in Finance**, Frank G. Zarb School of Business, Hofstra University, Hempstead, N.Y.

5/2004

**B.A. in Managerial Accounting**, New York University College of Business and Public Administration, NYC, N.Y. 1987

Activities: Member of Golf Team, Co-President of "Hillel" chapter, Delta Sigma Pi- Business Fraternity - Secretary

### Additional Information

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Microsoft Office Suite: Excel, Word, PowerPoint

Hobbies: golf, tennis, novels, sports enthusiast

Willing to travel