

**SENIOR EXECUTIVE ▪ OPERATIONS & NEW BUSINESS DEVELOPMENT**

**RECIPIENT of 50+ PERFORMANCE AWARDS & ACCOLADES**

**PROFITABILITY DRIVER ▪ REVENUE GENERATOR ▪ RELATIONSHIP CULTIVATOR**

Encompass In-Depth, Diverse Operations Experience and Technological Savvy, Which is Employed to Increase EBITDA, On-Board Productive Talent, and Minimize Attrition Rates for Organizations Seeking to Expand Their Business Platform and Enhance Organizational Development and Success.

*Expertise*

Executive Leadership ▪ Talent Acquisition & Development  
Productivity Enhancement ▪ Goal Setting & Achievement  
Cost Control & Containment ▪ Contract Negotiating  
Forecasting & Budgeting ▪ Financial Superintendence  
Policies/Procedures - Formulation & Facilitation

*Experience & Marquee Achievements*

**DIRECTOR OF OPERATIONS ▪ EXECUTIVE VICE PRESIDENT**  
**WIZARD CONTRACTING CORPORATION – Location**

2009 ▶ Present

*Oversee operational services, including financial functions, budget management, and competitive bidding processes.*

- Expedited receivables 50% from arrears of 90+ days to, less than 45 days.
- Automated accounting process, including disbursement of monthly financial statements, which has succeeded in providing accurate cash flow predictions, eliminating overdrafts, and providing transparency.

**CHIEF OPERATING OFFICER ▪ EXECUTIVE VICE PRESIDENT**  
**INTERNATIONAL FINANCIAL SYSTEMS - Location**

1994 ▶ 2009

*Spearheaded account flow of \$8.5 billion in receivables inc. credit card, installment, commercial, retail, overdraft and auto loan delinquencies, both pre/post charge-off status, for collection operations with 710 employees in three sites.*

- Directed all aspects of call center environment, including auto-dialers and manual collections.
- Implemented Fair Issac and Trans Union account scoring matrix for effective account management.
- Incorporated detailed growth plan and competitive compensation matrix to minimize employee turnover.
- Managed hiring of collection agents, new-hire training, and continued education for agents.
- Developed and incorporated project plans, piloted site selection/design, and technology placement.
- Formed Compliance Department to enforce adherence to state/federal laws and led all training of such.

- Increased EBITDA 10-fold to 20%.
- Propelled placements to \$8.5+ billion from less than \$120 million.
- Exponentially grew annual revenue generated 1200% to exceed \$30 million.
- Decreased expenditures 20% and lessened attrition rates to 30% (lowest in industry).
- Awarded more than 50 performance recognitions from organizations that included: Citigroup, Bank of America, General Electric, Macy’s, and American Express, etal.
- Realized 50% reduction in customer complaints via effectual retraining of staff.
- Progressed to Principal (1996) from initial role of Vice President ▪ Director of Operations having demonstrated ability to consistently exceed imposed goals which included recovering approximately \$800,000 per month and adding \$600,000 to quarterly revenue on management of \$500 million bankcard portfolio.

} Over seven-year time frame

*Earlier Experience* **FRONT-END OPERATIONS MANAGER ▪ FIRST CHICAGO/FIRST CARD SERVICES**

- Reigned in credit-card delinquencies to among the lowest within the industry and realized additional \$50 million revenue via having reduced grace period by five days.

**RECOVERY/AUDIT OPERATIONS MANAGER ▪ CITICORP BANKCARD SERVICES**

- Partnered in creating First Bankcard issue which successfully automated entire external audit function, enabled management to review audit exceptions, and implement tactical decisions within 24 hours.

*Education*

**Bachelor of Science (B.S.) ▪ Finance & Economics**  
**New York University ▪ Stern School of Business**