

MELANIE E. FRANKLIN

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CREDIT MANAGER

CERTIFIED CREDIT PROFESSIONAL
DEVELOPS CORPORATE CREDIT PROGRAMS TO DRIVE SALES PROCESS

Date:

(Contact Name)

(Company Name)

(Company Address)

(City, State, ZIP)

Dear Mr. /Mrs. /Ms. (Last Name):

Key to my philosophy of credit management is that a skilled and savvy credit manager does not work in isolation. In fact, the more a credit manager can develop relationships with the sales and executive teams as well as with other credit managers in the industry, the more likely that professional will be able to develop credit programs that work for the company to increase its cash flow. I have built these kinds of strong relationships in the past, and I hope to do the same as a credit manager for (your company).

For example, I have learned that it is critical to work in concert with the sales team, executive management, and the customers that the company seeks to serve. Experience that I bring to my profession include:

- Granting credit to drive sales. As a Credit Development Manager, I have had the opportunity to extend credit ranging to the millions of dollars—using resources from financial analysis of company documents to word-of-mouth from my extensive professional network to guide my reasoning.
- Bad debt analysis. As a Credit Manager, I worked to decrease bad debt by 50% through careful follow-up with customers, which ultimately increased cash flow at 40 days (rather than the industry standard of 45 days).
- Engaging with customers and our sales force to decrease risk and improve cash flow. While expanding my portfolio of accounts 15% over two years, I worked with sales consultants in my region to help them identify smart credit opportunities. Through careful management I maintained 95% of these 150+ accounts current at net 30 days.

I am very interested in speaking with you to discuss the value that my strengths and experience can bring to (company name). I can be reached in confidence at the above telephone number or e-mail address. I look forward to hearing from you.

With best regards,

Melanie E. Franklin

Enclosure: Résumé