

Monica Delgado

CREDIT MANAGER

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SUMMARY

Credit manager with 12 years in B2B credit and collections, leading a team of 6 that manages \$140M in receivables for a Houston industrial distributor. Sets credit policy, approves limits up to \$2M and runs collections that cut DSO from 52 to 39 days. Combines SAP and Excel reporting with firm negotiation and steady team leadership.

SKILLS

- Credit Management
- Collections
- Credit Risk Assessment
- Credit Policy
- Accounts Receivable
- DSO Reduction
- SAP
- Excel
- Negotiation
- Leadership

EXPERIENCE

Credit Manager 02/2020 - Present
Gulf Coast Process Supply Houston, TX

Distributor of valves, pumps and pipe with \$900M in sales to oil, gas and chemical customers.

- Lead a team of **6** credit and collections specialists covering 4,200 customer accounts.
- Approve credit limits up to \$2M after credit risk assessment of financials, bureau scores and payment history.
- Rewrote the credit policy and SAP credit block rules, reducing manual order releases by 35%.
- Cut DSO from 52 to 39 days and held bad debt write-offs at 0.2% of sales for 3 straight years.

Senior Credit Analyst 03/2017 - 01/2020
Bayou City Chemical Distributors Pasadena, TX

Regional chemical distributor with \$300M in annual sales.

- Managed credit and collections for 600 accounts with \$45M in annual sales.
- Negotiated payment plans on 40 past-due accounts, recovering \$3.1M without legal action.
- Filed proofs of claim and lien notices on customer bankruptcies, recovering \$850K over 3 years.
- Built Excel accounts receivable aging reports for the monthly finance review with the CFO.

Credit and Collections Analyst 02/2014 - 02/2017
Ship Channel Steel Supply Houston, TX

Steel service center selling plate, pipe and structural products to fabricators.

- Collected on 350 contractor accounts, bringing receivables over 60 days down from 18% to 9%.
- Reviewed 25 new credit applications a month and recommended limits to the credit manager.
- Prepared preliminary lien notices on 120 construction jobs a year to protect the company's payment rights.

EDUCATION

Bachelor of Business Administration 12/2013
University of Houston C. T. Bauer College of Business Houston, TX
Finance

CERTIFICATES

Certified Credit Executive (CCE)
National Association of Credit Management
10/2021