

JENNIFER BARLOW

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313.555.9881

Highly motivated and results driven financial professional known for technical prowess and executional accuracy. History of improving processes to generate financial savings and time efficiencies. Comfortable managing teams and leading collaborative efforts.

▪ Budgeting & Analysis	▪ Risk Management	▪ Forecasting
▪ Strategy Implementation	▪ Documentation & Reporting	▪ Real Estate Finance
▪ Mentoring/Coaching	▪ Relationship Management	▪ Persuasive Communication

Professional Experience

Career Hiatus – Transitioning out of voluntary 3-year career break to recover from illness. Fully capable and committed to return to work force on a full-time basis.

- Taking online courses to stay up to date on modeling/forecasting and budgeting techniques and software
 - Cost Accounting: Aligning Budgets, Compensation and Incentives
 - Advanced Modeling and Forecasting: Case studies to teach expert-level techniques
- Maintained membership in AICPA
- Completed 7 freelance budgeting projects for former employer; 3 projects finished ahead of deadline

J&J SPRUCE FINANCIAL, Greendale, FL (February 2010 – December 2015)

Commercial lender focused on mid-tier real estate developers, accounts for 25%-30% of real estate loans provided to this niche market.

Sr Financial Analyst

- Monitored loan portfolio health by conducting stress tests, analyzing diversity of underwritten loans and reviewing forecasted interest rate changes. Implemented more sensitive testing, default rates dropped 2.5%.
- Introduced a compensation plan that better aligned loan portfolio performance to bonuses awarded to division employees. Led to a one-time salary expense reduction of \$750K.
- Assessed a representative sample of the loan portfolio by analyzing amortization schedules, loan to value ratios, average interest rates and default rates to define revised underwriting criteria. Resulted in more consistent underwriting across 7 loan officers.
- Asked to join ad hoc project team charged with improving employee on-boarding, annual training and succession planning. Collaborated with colleagues up/down organizational ladder. Priority recommendations were implemented within 90 days.
- Managed 4 Financial Analysts, responsible for building their financial acumen via specialized coursework, assignment of appropriate yet challenging special projects and day to day responsibilities.
- Frequently assigned projects “above” title. Categorized as “High Potential” employee during performance reviews.

Keen and Kelleher Sound and Stereo Manufacturing, Orlando, FL (November 2007 – December 2009)

\$145 MM consumer electronics manufacturer with 54% of premium and boutique stereo and equipment market.

Financial Analyst I/II

- Improved budgeting vs actual accuracy 20+% across fourteen KPI's by analyzing critical drivers of forecast models.
- Completed due diligence on 17 projects over \$1M. Made “Go” or “No Go” recommendations to management. Recommendations led to 8 projects implemented and \$575K of annual, ongoing revenue.
- Partnered with peers in Sales and Marketing to create templates for updating management on status of long-term development projects. Templates were introduced throughout company to improve efficiency.
- Promoted within 6 months based on numerous efforts to streamline processes; awarded the “Chairman’s Award” given to strongest performer in division.

Education

Lawndale University Bachelor of Business Administration, concentrations: Accounting & Finance