Richard Bowman

Collections Strategy & Operations Leader

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PROFILE

Senior Collections Strategy and Operations Executive with more than 20 years of progressive leadership experience driving enterprise collections performance across consumer credit, auto finance, medical receivables, and federal student loan portfolios. Recognized for architecting portfolio segmentation strategies, KPI governance frameworks, BPO operating models, and executive reporting infrastructures that strengthen operational performance, improve recovery execution, and enhance regulatory compliance. Combines deep analytical expertise with executive-level business acumen to translate complex portfolio intelligence into scalable operational strategies that support sustainable growth and organizational performance.

EXPERIENCE

STRATEGIC OPERATIONS CONSULTANT, *Confidential Client* 02/2025 – 10/2025 | Phoenix, AZ

- Evaluated enterprise management structures, operational workflows, and organizational processes to identify performance gaps and develop strategic recommendations that improved operational effectiveness.
- Redesigned vendor engagement strategies by renegotiating commercial agreements, strengthening accountability standards, and aligning service delivery expectations with business objectives.
- Assessed cross-functional operating models, governance practices, and management processes to enhance organizational efficiency and decision-making.
- Delivered executive-level operational recommendations that strengthened workflow execution, vendor performance, and long-term organizational alignment.

Owner / Asset Manager, *Bowman Capital Investment* 2016 – Present | Tempe, AZ

- Direct the strategic management of a private residential real estate investment portfolio, maintaining full accountability for financial performance, asset optimization, vendor relationships, and long-term investment strategy.
- Oversee property acquisitions, renovations, maintenance initiatives, and disposition planning while ensuring disciplined financial stewardship and sustainable portfolio growth.
- Negotiate and manage third-party vendor partnerships, service agreements, and operational expenditures to maximize asset value and operational efficiency.
- Apply extensive operational leadership, financial oversight, and risk management expertise developed in enterprise collections to drive disciplined portfolio management and investment decision-making.

Director of Strategic Development, *Van Ru Credit Corporation* 2013 – 2016 | Des Plaines, IL

- Spearheaded enterprise collections strategy across consumer credit, federal student loan, automotive finance, and medical receivable portfolios by aligning long-range operational initiatives with organizational growth objectives.
- Partnered with executive leadership and business analytics teams to transform portfolio intelligence into predictive performance models, portfolio segmentation strategies, and recovery optimization roadmaps.
- Architected enterprise compliance frameworks that strengthened governance, reinforced adherence to federal contract requirements, and reduced operational risk across multiple business units.
- Delivered executive-level portfolio analyses, strategic business recommendations, and operational risk assessments that informed C-suite decision-making and enterprise planning initiatives.

General Manager, Collections Operations, *Van Ru Credit Corporation* 2010 – 2013 | Des Plaines, IL

- Directed a 100+ person collections operation with full P&L accountability across multiple portfolio segments.
- Architected KPI governance frameworks that improved operational accountability and executive performance visibility.
- Designed portfolio segmentation and contact strategies that strengthened recovery performance and operational efficiency.
- Governed BPO partnerships, collections technology, and compliance programs supporting enterprise execution.

Director of Business Analytics, *Van Ru Credit Corporation* 2008 – 2010 | Des Plaines, IL

- Directed a 100+ person collections operation with full P&L accountability across multiple portfolio segments.
- Architected KPI governance frameworks that improved operational accountability and executive performance visibility.
- Designed portfolio segmentation and contact strategies that strengthened recovery performance and operational efficiency.
- Governed BPO partnerships, collections technology, and compliance programs supporting enterprise execution.

Director of Vendor Management, *Van Ru Credit Corporation* 2005 – 2008 | Des Plaines, IL

- Directed enterprise governance for third-party collection agencies and outsourced business partners.
- Implemented SLA frameworks, performance scorecards, and compliance audits to strengthen vendor accountability.
- Negotiated vendor agreements that improved operational performance and long-term strategic value.
- Managed executive relationships with outsourcing partners while driving continuous performance improvement.

Outsource Manager, *Van Ru Credit Corporation* 2002 – 2005 | Des Plaines, IL

- Managed outsourced collections operations while monitoring vendor performance against operational standards.
- Coordinated internal operations with BPO partners to strengthen reporting, communication, and execution.
- Evaluated vendor performance and implemented improvements supporting service quality and compliance.
- Developed governance processes that became the foundation for enterprise vendor management.

Strategic Operations Consultant, *Van Ru Credit Corporation* 2005 – 2006 | Phoenix, AZ

- Audited collections operations to evaluate compliance, reporting accuracy, and operational effectiveness.
- Identified regulatory risks and recommended corrective actions that strengthened internal controls.
- Advised leadership on governance improvements supporting compliance and operational excellence.
- Enhanced reporting processes that improved accountability and regulatory adherence.

EDUCATION

Bachelor of Science, Business Administration, *Arizona State University* Tempe, AZ

CORE COMPETENCIES

Cross-Functional Executive Leadership

Enterprise Collections Strategy & Transformation

Executive Business Analytics & Intelligence

KPI Architecture & Performance Governance

Operational Excellence & Continuous Improvement

Vendor Strategy & BPO Oversight

Portfolio Recovery & Performance Optimization

P&L Accountability & Financial Stewardship

Regulatory Compliance & Risk Management

P&L Ownership & Budget Management