

Richard Bowman

Strategic Operations Consultant | Owner & Asset Manager,
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Executive Biography

Richard Bowman is an accomplished operations and collections executive with more than 25 years of experience leading enterprise operations, business transformation, and performance optimization within the financial services industry. Throughout his career, he has built a reputation for improving operational efficiency, strengthening governance frameworks, and delivering measurable business results across complex, high-volume environments.

His expertise spans enterprise collections strategy, business analytics, vendor governance, operational excellence, and portfolio recovery. Richard has successfully led large-scale operations, developed data-driven performance management frameworks, strengthened third-party vendor partnerships, and implemented strategic initiatives that enhanced productivity, compliance, and financial performance. His ability to integrate operational execution with business intelligence enables executive leadership teams to make informed, performance-focused decisions.

Richard's leadership experience includes progressive executive roles with Van Ru Credit Corporation, where he advanced through positions in operations management, business analytics, vendor management, and strategic development. He later founded Bowman Capital Investment, where he continues to provide strategic consulting focused on operational improvement, performance optimization, and business growth.

Recognized for his collaborative leadership style and analytical approach, Richard works effectively across operations, finance, compliance, analytics, and executive leadership teams to align organizational objectives with sustainable business outcomes. His broad industry experience includes consumer credit, healthcare receivables, automotive finance, commercial collections, and federal student loan servicing, providing a well-rounded perspective on operational leadership within highly regulated environments.

Richard earned a **Bachelor of Science in Business Administration** from **Arizona State University** and continues to leverage his extensive experience to help organizations improve operational performance, strengthen governance, and drive long-term enterprise value.