

BETTINA G. TERLAJE
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OBJECTIVE: To leverage my knowledge, experience, and skills to effectively manage and lead teams, making critical decisions that align with the business goals, objectives, and mission. By doing so, I aim to support a commitment to provide quality and reliable service, exceptional customer service, foster employee development, and drive continuous corporate growth and success.

SUMMARY: Highly capable and skilled professional with experience in general utility and business operations, management, planning and development, accounting and fiscal and budget planning, developing policies, procedures and regulations, customer service and public relations. Great at planning and setting goals, coordinating, organizing and implementing corporate programs. Dependable and able to develop and implement strategies, policies, procedures and regulations. Possesses great leadership, coaching, and training, presentation, and communication skills. Exceptional analytical skills and ability to interpret data and identify areas to improve and develop.

PROFESSIONAL EXPERIENCES:

August 2024 – Present:

Chief Financial Officer

Commonwealth Utilities Corporation, Saipan, Northern Mariana Islands

- Responsible for the management of the overall accounting, budgeting, billing, collections, and the financial operations of the corporation, overseeing an annual operating budget of over \$125 million, \$30 million in grant-funded projects, and capital improvement programs valued at over \$200 million for electric, water, and wastewater services to over 17,000 customers.
- Collaborate with regulators, government agencies, and financial institutions to secure funding as needed. Develops, implements and enforces financial and budget policies and procedures to enhance financial controls and reporting systems that improve compliance with federal and local regulations. Plans, implements and monitors financial short and long-term goals for the corporation. Working with deputies and division managers on development of long-term financial strategies to ensure fiscal sustainability and support major infrastructure upgrades.
- Directing preparation, analysis, implementation, and monitoring of the utilities' financial reporting and budget process. Prepares complex financial analysis and reports monthly and annually. Performs financial, budget, and rate analyses of operations. Reviews revenue requirements and makes recommendations for rate adjustments and cost of service studies. Schedules and coordinates annual audits with independent contractors and works with auditor to resolve any findings and concerns to result in clean audits.
- Lead financial professionals and support staff to include prioritizing and assigning work and ensuring staff are trained. Conducting performance evaluations and making recommendations for disciplinary actions, hiring and dismissals.

April 2023 – June 2024:

Acting Executive Director

Commonwealth Utilities Corporation, Saipan, Northern Mariana Islands

- Lead the utility in strategic direction and operational oversight of all utility functions, ensuring seamless delivery of services to our customers. Provided effective leadership to navigate complex challenges and promote a culture of continuous improvements and to uphold the highest standards of service excellence and customer satisfaction.
- Responsible for formulating and executing comprehensive business plans for the utility. Oversee overall budget allocations and optimize resource utilization to optimize efficiencies and cost effectiveness. Guided cross functional teams in the implementation of innovative initiatives to enhance service reliability, sustainability, and regulatory compliance.
- Represented and collaborated relationships with stakeholders, the government, legislative bodies, community leaders, regulatory bodies, to align organization objectives.

April 2018 – August 2024:

Chief of Administration

Commonwealth Utilities Corporation, Saipan, Northern Mariana Islands

- Responsible for the planning and development as well as direction of several administrative departments of the corporation, to include, Human Resources, Procurement & Supply, including Contract Processing, Information Technology (IT), Customer Service, Call Center, Billing & Meter Reading, Collections and the Administration offices. Work with the management of the departments or units to plan, set goals and objectives, carry out policies and procedures, allocate and develop staff, and make recommendations to the Executive Director.
- Provide executive level support to the Executive Director; review impact and preparing response to draft legislative bills, review and recommend changes to existing policies and procedures, prepare new policies for board approval, review legal and settlement matters before approval, review and draft agreements for the corporation and other government agencies, review budget submissions and make recommendations to balance budget, prepare scope of work for administrative bid/proposal solicitations, work with the CNMI government finance department for payments for projects, receivables, etc., represent the corporation at court and legal hearings, involved with water and water engineering divisions regarding water theft/water loss, non-revenue water, water metering issues, etc., provide support at corporate board meetings and legislative hearings, and represent the corporation at official events and meetings.
- Work with utility operation division managers of power, power generation, water, wastewater, and engineering on all three islands to provide administrative department support to meet divisional goals and objectives.
- Work with division managers in developing and updating utility service rules and regulations, policies to keep up with industry standards, changes within the utility and to improve services for CUC and its customers. Currently working on updating the corporation's utility service rules and regulations, policies, and procedures, procurement rules and regulations, and the human resources policies, rules and regulations.

October 2011 – April 2018:

Financial Accounts Manager

Commonwealth Utilities Corporation, Saipan, Northern Mariana Islands

- Responsible for the overall operations of the Financial Accounts Management, Billing, Credit & Collection, Customer Service, Call Center, and Billing Dispute departments. Worked with division managers to develop ways to improve overall customer services and implement changes within and in other departments to improve overall operation, efficiency and accountability of customer work orders. Investigated, solved, and analyzed complex utility consumption and billing charges. Established the CUC Call Center, its functions, and set-up of its operations. Trained staff to perform as dispatch operators and customer service representatives, standard operating procedures, customer call response scripts, customer information utility system functions, phone etiquette, utility requirements, etc. Prepared management status reports.
- Developed customer service policies and standards within the department to improve function and customer services. Trained employees on changes in policies and regulations, implementation and computation of new and changing utility rates, operations and on the use of the utility billing systems and other software programs, to deliver high standard of services. Developed procedures and checklists for both employee and customers to ensure quality service. Continuously improving standards and internal controls.
- Performed as project manager (lead role) for the conversion of the utility customer information and billing system. Responsible for the implementation of the AMI (metering) system and the online prepaid system. Established standard operating procedures for the Web-based Electric Prepay Program. Trained staff on new standard operating procedures and functions of all newly implemented systems, net metering billings and net meter kWh true-up pursuant to statutory requirements.
- Represented and defended the corporation at administrative and court hearings related to customer billing dispute and collection matters. Monitor and coordinate with collection attorneys on delinquent accounts and defaulted administrative and collection orders. Make recommendations to the Chief Financial Officer and Executive Director on dispute settlements and resolutions. Dealing with difficult and irate customers results in favorable outcomes for both parties. Handled customer accounts identified as "tampered" customers and/or complex customer problems. Reviewed list of large consumption customers and provide information to respective divisions on potential issues or unexplained utility usage changes. Worked with the utility's professional consultants on utility rate studies and assessments.

November 2009 – 2011:

Task Force Leader

Revenue Enhancement Task Force

(Concurrent with duties as the Fiscal and Budget Officer and the Financial Accounts Manager)

Commonwealth Utilities Corporation, Saipan, Northern Mariana Islands

- Responsible for the planning and operation of the sewer survey project which identified over 600 customers as additional sewer customers and over 600 customers as additional potential sewer customers. Responsible for the coordination of the water metering project to ensure that all customers are metered and billed by usage, including a field survey to identify separately metered customers receiving services through a single water connection or a “master meter”. Analyzed accounts with water and sewer services with duplicate usages billed as a result of single water connections. Responsible for the coordination of identifying customers with private water wells connected to the public sewer system and setting up the billing mechanism for those accounts. Reviewed huge volume of pending work (service) orders and prioritized them in order of revenue impact and quick solutions. Reviewed and identified accounts for possible loss of revenue or unbilled services. Coordinated investigations with responsible divisions for possible theft of services or illegal activity. Worked with management to identify areas of improvements to enhance revenue sources. Conducted weekly team meetings to report on and receive progress updates, discuss ongoing issues and concerns, and coordinate subsequent action plans. Prepared reports for Executive Director and management to assist in decisions and actions to improve revenue and operations.

July 2002 – October 2011:

Fiscal & Budget Officer / Fiscal Administrator

Commonwealth Utilities Corporation, Saipan, Northern Mariana Islands

- Accountable for the timely formulation of the fiscal year budgets for all three utility services, power, water, and wastewater, providing fiscal budget guidance to service managers to establish short-term and long-term operational planning to correlate with the corporation’s forecasted resources. Forecast utility revenues, analyze trends, changes, economic indicators and other internal/external factors. Monitors revenues for extra budgetary resources or needed budget modifications. Present budget cost shortfalls to the Financial Chief and the Executive Director for cost of service or rate recovery design purposes. Performed budget management each fiscal year, including analyzing and monitoring actual expenditures to ensure optimization of limited resources. Prepares periodic reports on budget transactions including Fund Status Reports for each department and service entity. Collaborate with Chief Financial Officer on actionable insights, developing strategies, addressing weaknesses, and optimize revenue generation.
- Collaborate with division managers and Executive Director to determine service cost and revenue requirements for capital outlays. Performed financial analysis of under/over recovery of fuel cost. Responsible for assessing the monthly electric fuel rate and submitting rate change recommendations to the Executive Director. Performed revenue impact analysis and cost analysis on new or proposed legislations/directives & orders, as well as potential service contracts. Worked closely with the utility’s professional consultants on utility rate studies and assessments. Worked closely with legal counsel in addressing regulatory requirements.
- Drafted regulations for the implementation of new electric rates and charges. Prepared and presented at public hearings regarding proposed regulations and/or amendments to the regulations. Conducted workshops and presentations for both the staff and the public regarding new or amended regulations and on the methodology of computing electric charges. Performed occasional small-scale audits as needed and reported findings and made recommendations to the Executive Director or Board of Directors (i.e. cash discrepancies, unjustified large receivables, posted billing errors, internal controls, personnel matters, customer matters, etc.). Established and implemented policies and procedures in collecting receivables and handling delinquent utility accounts. Worked closely with Human Resources in the review and implementation of the corporation’s personnel classification and compensation system and made recommendations for changes and adoption.
- Performed as special project manager from November 2006 to July 2008 to audit and reorganize customer service operations to ensure regulations were being applied fairly and responsibly, develop new standard operating procedures, recommend new policies and regulations, implement internal controls, and train staff on procedures, regulations, and best practices and as well coordinate other trainings to revamp the operations to deliver exceptional customer service and rebuild customer confidence.

June 2000 – July 2002:

Accountant IV- Accounts Payable Supervisor

Commonwealth Utilities Corporation, Saipan, Northern Mariana Islands

- Responsible for the operations of the Accounts Payable Section and assigned to perform special projects for the Comptroller.

December 2016 – September 2024:

Internal Auditor

Diocese of Chalan Kanoa, Saipan, Northern Mariana Islands

- Perform special and sensitive audits for the diocese. Perform occasional audits on the finances and the fiscal position of the diocese, all parishes and schools under the diocese. Provide consultation to the bishop on budgets/finances, Canon Law requirements, grant applications, and loan packages.

February 2011 – December 2016:

Finance Officer

Diocese of Chalan Kanoa, Saipan, Northern Mariana Islands

- Responsible for the management of the finances of the diocese. Review and analyze the fiscal position of all parishes under the diocese. Prepared reports and budgets for the bishop and the diocesan finance council. Establish internal controls and uniform policies and procedures for all parishes for better accountability of donor funds which resulted in an increase in donor collections. Prepare grant applications and narratives for the diocese. Provide financial advice and fiscal training to parish pastors and priests. Carried out special projects for the bishop and the diocesan finance council. Presented financial status and concerns to the diocesan finance council meetings.
- Conduct stewardship seminars to over 150 parish volunteers directly involved in the finance and management of the parish annually.

EDUCATION:

SEATTLE UNIVERSITY, Seattle, Washington
Bachelor of Arts in Business Administration, March 2000
Concentration: Accounting