Joel Cochran

Fort Wayne, Indiana | 574-397-3752 | linkedin.com/in/joel-cochran-ecommerce-technology-sales | joelmcochran.com

SUMMARY

Sales and finance leader who builds the tools behind the work. Holds dual Sales Manager and Finance Manager roles at a high-volume independent dealership, with F&I responsibility across four stores. Previously spent 11 years as an Ecommerce and Technology Director. Part of the small team that built Project Moosed, a network of live websites; helped design how it works, then stepped back.

SELECTED RESULTS

- Cut median time to fund 50 percent, from 4.0 days to 2.0 days; 81.1 percent of deals funded within 7 days (Fort Wayne, Jun 2025 to Oct 2026).
- Back-end gross per financed deal up 16.4 percent; most recent six months averaged $3,939 total gross per copy on financed deals.
- Store results in the Sales Manager period against the prior period: front gross per deal up 51.8 percent, total gross per deal up 36.2 percent, units per month up 6.8 percent.
- Grew share of the store's F&I deals from 19.9 percent to 33.7 percent; 574 F&I deals and $788,269 in F&I back gross over 17 months; service contract penetration 51.8 percent.
- Helped grow a set of social pages from zero: 5,690 followers and 1,326,196+ Facebook views across 8 pages, Nov 10 to 23, 2026, with no advertising spend.

EXPERIENCE

Big City Cars, Fort Wayne, IN May 2025 - Present

Sales Manager and Finance Manager (combined appointment), Feb 2026 - Present

- One accountable leader for deal flow from first pencil through funding in a special finance market; desk deals, lead and coach the sales team, and recruit and hire for the sales floor.
- Work the full credit spectrum, deep subprime to prime; menu selling; lender relationships with funding spread across 48 lenders, none above 12.3 percent of financed volume.
- Run the full finance function for the Goshen store, including F&I, AI lead contact, and funding; first month total gross per deal up 74.9 percent against the prior six-month average.
- Carry F&I responsibility for two The Auto Brokers locations.

Assistant Finance Manager, Jun 2025 - Feb 2026: lender submissions, deal structuring, menu presentations, and funding support while continuing to sell on the floor.

Sales Consultant, May 2025 - Feb 2026: full sales process from first contact through delivery in a special finance market.

Career Break: Full-Time Parenting Jan 2023 - May 2025

Big City Cars, Fort Wayne, IN Aug 2022 - Mar 2023

Finance Manager

- Ran the finance office end to end with direct bank and lender relations across prime and subprime programs.
- Introduced e-contracting and new funding processes; median time to fund on own deals cut 42.9 percent (7.0 to 4.0 days), store-wide median fell from 9.0 to 3.0 days.

RightWay Auto Sales Aug 2020 - Aug 2022

Regional Inventory Director, Jul 2022 - Aug 2022: directed inventory across the region for a subprime-focused auto group.

Sales and Inventory Manager, Kokomo, Feb 2022 - Aug 2022: opened the location on promotion, created store procedures, trained the sales staff, organized inventory, and set up offsite reconditioning routines.

Sales Associate, Aug 2020 - Aug 2022: front-line sales at the Elkhart and Fort Wayne locations; regional moderation and advertising campaigns.

Byrider Sep 2019 - Aug 2020

Sales Associate: vehicle sales in a buy-here-pay-here and special finance retail model.

Acousticom Corporation Jan 2008 - May 2019

Ecommerce and Technology Director: directed e-commerce and technology operations for 11 years, 5 months, overseeing web development and online sales channels. Work samples: rebuilt demos of the company website and online store at joelmcochran.com/#work-samples.

South Bend Media Feb 2012 - Jan 2016

Owner and Photographer: owned and operated a photography business, concurrent with Acousticom.

PROJECTS

Project Moosed (projectmoosed.com): member of the small team, people plus software agents with defined roles for design, auditing, research, and build and operations, that built live projects including Moosed History (Indiana city and county histories), Pet Adoption (statewide adoptable pet listings), The Dealership Suite, Moosed Radio (a 24/7 online radio station), and Got Moosed (a small-business web design studio). Helped design the roles, rules, and guardrails (dated backups, tested reverts, independent audits), then stepped back; it now runs day to day without direct involvement.

The Dealership Suite: web tools for car dealerships: deal desk analysis, F&I menu building, lender program research, and operations tools.

EDUCATION

Purdue University: Information Technology coursework (attended 2005 - 2009)

CERTIFICATIONS

Saylor University (2026): BUS633 Sales Management, BUS601 Financial Management, BUS202 Principles of Finance. HubSpot Academy (2026): 23 certifications including Sales Management Training, Inbound Sales, Revenue Operations, and Sales Hub Software. Google Skillshop (2026): Google Ads Search, Display, and Video; Google Analytics. Cisco Networking Academy (2026): Data Analytics Essentials, Introduction to Cybersecurity.

SKILLS

Sales leadership, sales coaching, recruiting and hiring, desking, deal structuring, F&I menu selling, special finance and subprime lending, prime lender programs, lender relations, credit analysis, regulatory compliance, negotiation, CRM, online sales, web development, WordPress, Microsoft Excel, data analysis, AI tools, AI agent development, prompt engineering.