

JOB DESCRIPTION

ROLE: Credit Manager

LOCATION: Perivale

REPORTS TO: Group Finance Director

Primary Responsibilities

The credit manager position is accountable for the entire credit granting process, including the consistent application of a credit policy, periodic credit reviews of existing customers, and the assessment of the creditworthiness of potential customers, with the goal of optimizing the mix of company sales and bad debt losses.

Secondary Responsibilities

Management

1. Maintain a department organizational structure sufficient to meet all goals and objectives
2. Properly motivate the credit and collections staff
3. Measure department performance with appropriate metrics
4. Provide for ongoing training of the credit staff
5. Manage relations with collection agencies
6. Manage relations with credit reporting agencies
7. Manage relations with credit insurance providers
8. Manage relations with the sales department

Credit Operations

1. Maintain the corporate credit policy
2. Recommend changes in the credit policy to senior management
3. Create a credit scoring model
4. Manage customer credit files
5. Monitor the credit granting and updating process
6. Accept or reject the staff's credit recommendations
7. Personally investigate the largest customer credit applications
8. Personally visit the largest customers to establish relations
9. Monitor periodic credit reviews
10. Monitor deductions being taken by customers
11. DSO calculation and reporting
12. Manage the corporate financing program

Requirements

- ICM qualified
- 5 years plus Retail Distribution experience
- Ability to supervise a strong team of 15 credit controllers through team leaders.
- Energetic, detailed oriented, able to adhere deadlines on a timely manner.
- Strong communication skills for negotiation & reconciliation
- Leadership & control work policy
- Microsoft Excel and Word proficiency required.
- Able to work in a fast paced environment.