

Job Description

Job Title: Head of Credit

Responsible to: Chief Financial Officer

Responsibilities include:

- Strategic Credit Management: Develop and implement a proactive credit strategy that aligns with the company's commercial goals while managing risk exposure across all markets (including export/international markets)
- Team management and leadership: Lead and mentor the credit control team, promoting a high-performance culture and ensuring strong controls, timely collections, and effective dispute resolution.
- Credit Risk Assessment: Conduct thorough credit evaluations of new and existing customers using internal criteria, external ratings, trade references, and market intelligence.
- Credit Insurance Management: Act as the primary liaison with credit insurers. Oversee policy limits, claims, declarations, and compliance with terms of coverage to ensure optimal protection.
- Cross-Border Customer Relationships: Navigate and manage relationships with international customers, understanding regional business norms, payment behaviours, and cultural dynamics.
- Policy Development & Compliance: Develop and maintain credit policies and procedures that ensure compliance with internal controls and external regulatory standards.
- Reporting & Analytics: Provide regular reporting on aged debt, credit exposures, and bad debt provision. Deliver insight-led recommendations to the CFO and commercial teams.
- Cross-Functional Collaboration: Work closely with Sales, Customer Service, and Legal to ensure customer onboarding, terms negotiations, and contract enforcement align with risk appetite.
- To carry out any other reasonable duties as required
- Actively participate in creating a safe and environmentally friendly workspace by raising HSE concerns when needed.

Personnel Specification

Specification	Essential	Desirable
Education	<ul style="list-style-type: none"> Degree in Finance, Business, or related field Experience in developing and implementing campaigns and monitoring ROI Experience in marketing in local and international markets desirable 	<ul style="list-style-type: none"> CICM qualification
Experience	<ul style="list-style-type: none"> Proven experience in a senior credit management role within a manufacturing or export-led business Strong understanding of credit insurance products, processes, and insurer engagement Managing international customers and dealing with diverse cultural practices People management experience Excellent negotiation, communication, and relationship management skills Analytical mindset with the ability to interpret data and deliver actionable insights Familiarity with ERP systems and credit management software Knowledge of relevant legal, compliance, and trade regulations in key export markets 	
Disposition	<ul style="list-style-type: none"> Highly motivated Creative thinker Ability to communicate effectively across all levels as a team player Excellent organisational and time management skills, with the ability to prioritise effectively and work under pressure Good ICT skills and proficient in MS packages. Skilled at creating positive, collaborative relationships across teams and with stakeholders, fostering a cooperative and supportive work environment. Has an agile approach to the role requirements and open to new challenges Ability to work both within a team and unsupervised 	
Circumstances	<ul style="list-style-type: none"> Prepared to travel when necessary Right to work in the UK 	<ul style="list-style-type: none"> Full driving licence and access to a car