

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