

Alan Smith

146 Made Up Road Birmingham B5 3LP

Tel: 0121 233 5544 Mobile: 0776 444 2233 Email: alan.s@youreemail.com

Personal summary

A competent and committed credit controller with valuable experience of working in the finance departments of major companies. Knowledge of developing, implementing and maintaining effective and professional credit control systems.

Highly focused on issues such as reviewing a companies credit control procedures and developing and implementing enhancements where required. A consistent track record of successfully employing best business practices that improve efficiency, reduce operating costs whilst increasing productivity, all to tight time scales and within budget. Looking to join a reputable organisation that offers excellent opportunities for progression and development.

Career history

Marstons Engineering – Birmingham

CREDIT CONTROLLER April 2010 - Present

Responsible for assessing the risk on new accounts by way of the credit information provided, reading financial accounts and establishing trading histories. Also responsible for managing the money loaned to or owed to the business and involved in all the stages of arranging loan facilities, payments and debt recovery.

Duties:

- Making checks with banks about a potential customer's credit rating.
- Having to make decisions as to whether to offer credit to a client.
- Arranging the terms and conditions for any financial agreements.
- Ensuring any payments are made on time.
- Involved in the re-negotiating of agreements.
- Updating customer records & ensuring that administrative records are up to date.
- Identifying accounts that will require special attention or investigation.
- Visiting customers and travelling to business meetings.
- Sending out copy invoices, monthly statements and cash allocations.
- Manipulating data on excel and running age debt reports.

Roberts floor supplies - Solihull

FINANCIAL CONTROLLER May 2008 – March 2010

Was responsible for developing the companies credit policy after consulting with other departments like, sales and purchasing. Ensured that the company was up to date with new credit management procedures and techniques.

Duties:

- Arranged and set up Direct Debit payment systems.
- Investigated misallocated cash and monies gone missing.
- Wrote detailed reports for the credit manager.
- Stopped the supply of goods or services to overdue accounts.
- Completed monthly and weekly reconciliations.
- Monitored retention balances.

- Corresponded with customers to negotiate clearance of their arrears.
- Followed up on final warnings sent to customers after suspension of services.
- Ensured projects run to schedule and budget.
- Raised sales invoices.
- Allocated cash received.
- Wrote cash flow forecasting reports.

Experience *Personal*

- Able to work under pressure and to meet deadlines.
- Supervising and monitoring the work of junior staff in a credit team.
- Co-ordination and planning activities for a perpetual inventory system.
- Excellent communication skills and commercial acumen.
- Able to make sound financial decisions.
- Having a hands on approach to day to day functions and activities.

Financial

- Experience of dealing with clients who have gone bankrupt.
- IT literate and able to use the latest financial software tools.
- Knowledge of credit law and also in-house systems.
- Setting and monitoring credit limits.
- Possessing a good understanding of Sage Line 50, Oracle, Word and Excel.
- Able to undertake complex reconciliations.
- Experience of credit information, credit insurance and debt collection agencies.
- Ability to develop a companies credit policy.
- A proven track record in achieving credit control collection targets.
- Experience of high volume collections.
- High attention to detail.
- Monitoring bad debts.
- Ability to produce accurate MI (Management Information).

Academic *Garthamlock Secondary School, Glasgow* - September 2003 – May 2008

A' Levels:
 Maths A
 English B

CSA/City & Guilds Diploma for the Debt Collecting Industry
 HND in Business and Finance

References Available on request.