**Position Description**

**Position:** Credit Managger

**Reports to:   
  
Date:**

**Role Description**

The role of the credit manager is to optimize company sales while minimizing bad debt losses. This position is responsible 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.

**Scope of the Position**

This position is responsible for all credit and credit related decisions of the company. Direct reports include **(describe positions and number of direct reports.)** The position is responsible for an annual budget of approximately $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

**Dimensions of Position**

This position is housed \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and reports to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. The position requires close cooperation with the company’s executive staff as well as close cooperation and interaction with all branch location managers and outside sales representatives. Estimated travel for this position is \_\_\_\_\_%.

**Nature of the Position:**

Responsibilities expected of this position include, but are not limited to, the following:

* Maintain the corporate credit policy and recommend changes in the credit policy to senior management as appropriate
* Create a credit scoring model
* Manage customer credit files
* Monitor the credit granting and updating process
* credit applications
* Make decisions on customer credit applications
* Negotiate credit terms with customers as appropriate
* Personally visit key customers to establish relations
* Conduct periodic credit reviews of all customer accounts
* Manage the application of late fees
* Manage the any corporate financing program
* Measure department performance with appropriate metrics
* Maintain knowledge of current credit laws and current credit best practices
* Manage relations with collection agencies
* Manage relations with credit reporting agencies
* Manage relations with credit insurance providers
* Work closely with outside sales representatives to troubleshoot and solve customer credit issues

**Position Qualifications**

Qualifications of the ideal candidate include:

* Excellent oral and written communication skills
* Strong analytical skills
* Strong interpersonal and negotiation skills
* Exceptional organizational skills
* Ability to think strategically
* Knowledge of all appropriate credit laws
* Familiarity with credit “best practices”
* Minimum 5+ years of credit experience
* Bachelor's degree or equivalent industry experience

**Salary Range**

Minimum Midpoint Maximum