

Job Title: Credit Manager
Reports to: Chief Financial Officer
Division: Admin
FLSA Status:
Approved Date:

SUMMARY

Responsible for all accounting processes and procedures, member interaction, analysis and reporting, systems and data management associated with our customers credit.

ESSENTIAL DUTIES AND RESPONSIBILITIES

1. Manage the Credit Policy with the CEO/CFO/Board
2. Set credit limits on customers, set charging privileges for customers, routinely check and monitor creditworthiness of customer
3. Conduct collection routines for customer credit purchases
4. Maintain accounts receivable aging information within the accounting system
5. Manages account setup and maintains information in accounting system
6. Customer service for billing and accounting issues
7. Complete month end procedures for accounts receivable financials
8. Generate and send monthly accounts receivable statements
9. Maintain and support financing programs offered by the company
10. Communicate with employee group the credit status of customers
11. Process and make accounting entries for the company credit card purchases
12. Provide outstanding customer service to develop relationships and handles complaints in a friendly and professional manner.
13. Develop and/or maintain a positive and collaborative workplace culture
14. Perform other duties and responsibilities as assigned.

QUALIFICATIONS

1. Skilled in dealing with financial and numeric data.
2. Solid working knowledge of current computer and IT technology to include Microsoft, Excel and Outlook (Email) required.
3. Prior experience in Credit and Collections
4. Proficient in reading and interpreting financial statements
5. Prior experience in UCC filings and personal guarantees
6. Must possess the skill to learn, understand and apply new technologies.
7. Strong written and oral communication skills required.
8. Must be detailed oriented and have strong interpersonal and customer service skills.
9. Must have the ability to effectively prioritize, multi-task, manage time, organize and execute tasks in a high-pressure environment.
10. High degree of perseverance and positive attitude required.

CORE COMPETENCIES NEEDED FOR THIS POSITION

1. Safety – Maintains a work environment that is safe for everyone.
2. Customer Focus – Actively looks for ways to help customers.
3. Integrity – Adheres to moral and ethical principles.
4. Teamwork – Works well with others to achieve a common goal.
5. Financial Accountability – Takes responsibility for the way money and resources are used and managed.
6. Innovation – Introduces new ideas, devices, or methods.
7. Discretion – Must maintain confidentiality on customers financial statements

INDIVIDUAL COMPETENCIES NEEDED FOR THIS POSITION

1. Positive Outlook - Displays optimism at all times. Stays positive and remains upbeat. Notices and acknowledges things that are going well, especially during stressful times. Faces problems head on and will make productive changes to the outcome.
2. Relationship Building - Develops contacts and relationships which are internal and external to the organization and facilitates work efforts or to gain support and cooperation from others. Understands the significance of networking. Shows an interest in what others have to say and acknowledges their perspectives and ideas. Has earned the respect of team members and customers.
3. Results Oriented - Balances and satisfies the needs of all employees, customers, and suppliers as well as those with a financial interest in the organization to achieve excellence. Is driven by the end result and wants to do more. Understands and demonstrates that intentions, activities, and results are not the same. Achieves meaningful results that are in line with the mission and vision of the company.
4. Productivity - Meets or exceeds the expectations that have been established for this position. Has successfully combined skills, ability and effort to ensure that manager's expectations related to position results and output are achieved.
5. Dependability - Follows through with commitments and can be counted on to meet deadlines. Comes to work on time as scheduled and is ready for work. Demonstrates a good attendance record and is aware of the impact that missing work will have on the customer as well as co-workers.
6. Personal Accountability for Safety - Behaves in a way that demonstrates Safety as a top priority. Immediately informs a supervisor about any unsafe working conditions. Does not hesitate to address co-workers that engage in unsafe work habits.

PHYSICAL DEMANDS FOR THIS POSITION

1. Standing
2. Walking
3. Sitting
4. Talking
5. Hearing
6. Use of hands
7. Reach with hands and arms
8. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and ability to adjust focus.

The physical demands described above are representative of those that must be met in order to perform this position. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of this position.

DISCLAIMER

This job description reflects management's assignment of essential functions, position responsibilities, and required abilities and skills. This job description in no way states or implies that these are the only duties to be performed by an individual in this position and nothing in this job description restricts management's rights to assign or reassign duties and responsibilities to the person holding this position at any time. Requirements are representative of minimum levels of knowledge, skills, and/or abilities expected to meet job standards.