

## **JOB DESCRIPTION**

<b>Position:</b>	Credit Risk Manager
<b>Department:</b>	Credit Services
<b>Reports to:</b>	Head of Credit Services
<b>Hours:</b>	35 per week

## **JOB SUMMARY:**

To manage the Credit Risk function within Hachette. The role requires a candidate with a solid background of Commercial Risk Analysis who can act under minimal supervision and work to strict timelines and targets. Experience in the Commercial Risk Sector is essential.

This role manages a team of one.

## **RESPONSIBILITIES:**

1. Constant monitoring of the Group's Risk Exposure on its Accounts Receivable Ledger and on behalf of the Third Party Publishers that Hachette distribute for.
2. Reporting levels of risk to the Head of Credit Services
3. Issue warnings of perceived negative trends in customer's financial status
4. Manage customer credit limits - recommending reductions and increases
5. Ensure full compliance with the Standard Operating Procedures for Credit Services are regularly reviewed and updated where needed
6. Customer and client publisher visits wherever deemed appropriate
7. Acquisition of management accounts from customers in the Higher Risk group
8. To manage a Credit Risk Scorecard to ensure the Group and client publishers have a clear understanding of its risk levels
9. To liaise directly with Publishers in order that they can have full visibility to their exposure often on a global basis

10. To examine and use Analytical products which are available and work to within a set budget for usage costs
11. To use any other investigative methods such as search engines and closed user forums to gain more knowledge of high-risk customers and their directors/management
12. To ensure that all Hachette and Lagardere policies regarding Money Laundering, Sanctions and other compliance requirements are met
13. To ensure that policies and processes relating to Credit Risk Management are adhered to and updated whenever necessary

**Key Skills:-**

1. Proven knowledge of reading Company Accounts
2. Awareness of products to aid Credit Analysis
3. Clear communicator particularly with regards to client relationships
4. Ability to attend customer sites (including overseas) and interview management
5. Ability to work to tight deadlines
6. Strict adherence to Company Confidentiality regulations regarding information flow
7. Experience and knowledge of using SAP is an advantage

**November 2018**

**PERSON SPECIFICATION:**

<p><b><u>Knowledge, Experience &amp; Qualifications</u></b></p> <ul style="list-style-type: none"><li>• Extensive knowledge of Risk products</li><li>• Good organisation skills</li><li>• Demonstrable experience working in Commercial Trade Credit Risk</li></ul>	<p><b><u>Knowledge, Experience &amp; Qualifications</u></b></p> <ul style="list-style-type: none"><li>• CICM qualified - desirable</li><li>• Knowledge of Microsoft programs i.e. Word, Excel, Outlook etc.</li><li>• Knowledge of SAP</li></ul>
<p><b><u>Skills &amp; Attitudes</u></b></p> <ul style="list-style-type: none"><li>• Excellent communication skills, written, verbal and face to face</li><li>• Good attention to detail</li><li>• Reliable and motivated</li><li>• Ability to work under minimal supervision</li></ul>	<p><b><u>Skills &amp; Attitudes</u></b></p> <ul style="list-style-type: none"><li>• Listens and responds to clients needs</li><li>• Works well as part of a team but motivated enough to work alone and/or at home if necessary</li></ul>