

# CREDIT MANAGER CV

A Credit Manager can find employment in banks, cooperatives or lending and financing institutions. A Credit Manager supervises credit risk control, customer profiling, and accounts monitoring. As such, when writing a Credit Manager CV, include skills associated with these duties. Since you oversee all credit parameters, mention skills like wide understanding of complex credit concepts and solid background in Credit Risk modeling and approaches. You have to be specific in your competencies. As much as possible, avoid general skills. The same rule applies when enumerating your job duties in the Employment History section. Veer away from common job duties; instead focus on your core responsibilities as Credit Manager. Let us look at the sample CV of a Credit Manager below.

## Tyrone Bates

427-4335 Aliquam St., Eyemouth, Berwickshire, DY9 1UF

Tel: – 01915 379821

Date of Birth: – 24/01/90

[email]

Nationality: – British

## PERSONAL STATEMENT:

My primary goal as a Credit Manager is to 1) increase the company's profits; 2) reduce bad accounts; and 3) fortify the credit policies. I can fulfill this by constantly conceptualizing programs and loan structures that will draw customers to apply for loans and credits. To cut down bad accounts, I will formulate policies and control measures that will address problems on customers' delayed payments and total abandonment of accounts; to strengthen credit policies, I will religiously monitor the credit processes, ensuring that all credit guidelines are adhered to. I will also conduct regular trainings to staff and collections officer to make them more effective in treating credit accounts.

## PROFESSIONAL ACCOMPLISHMENTS:

- Experience in maintaining credit control and interpreting all customer business models
- Sound knowledge of various tools to perform credit analysis
- Profound knowledge of derivatives and related trade finance products
- Exceptional ability to administer and operate all credit control systems to prepare reports for team members. Do not keep 3-4 consecutive words from given sentences.
- Remarkable ability to interpret complex underpinning Credit Risk models
- Excellent understanding of the impact of debt recovery on commercial processes

## EMPLOYMENT HISTORY:

Credit Manager                      Ambition Europe Limited – Worcestershire                      Aug 2012 to Current

- Analyzed all exposures for the portfolio and ensured that there were no unexpected losses and damage.
- Developed strategies to acquire new business and helped to retain the customers by renewing the profitable businesses.
- Evaluated the credit for all new and existing business accounts for organization.
- Prepared and updated spreadsheet for all adjustments made to credit reports.
- Managed all VAT related queries for sales activities.
- Developed and optimized cash collection processes and developed strategies to minimize debt.

Credit Manager                      Ovo Energy Limited – Denbighshire                      Oct 2011 to Aug 2012

- Assisted senior credit officers in managing credit portfolio of clients.
- Prepared monthly reports to be presented to management and highlighted all risks involved.
- Performed financial analysis for all distinct portfolios of counterparts and administered sensitivity analysis.
- Ensured compliance to all credit policies and underwriting parameters prior to lending money.
- Coordinated with team members and developed strategies to improve the collection process.
- Administered credit control team and assisted to analyze risk and resolved all queries for reconciling the account.

## EDUCATIONAL BACKGROUND:

BA (Hons) in Accounting and Financial Management

Lancaster University – Bailrigg

Sep 2008 to Jul 2011

A-levels: Economics, History, Mathematics, English Language

Myerscough College – Bilsborrow

Oct 2006 to Jul 2008

GCSEs: Maths, Physics, English Language, Chemistry

City of London School – London

Sep 2001 to Jul 2006

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