
Jane Smith

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FINANCE, CREDIT AND AUDIT MANAGEMENT

A highly experienced professional possessing a broad knowledge and a managerial background within the finance industry. Having attained excellent client service levels and relationships whilst ensuring minimum risk within an independent factoring company, high street bank and mutual building society, through an understanding how businesses work and the importance of flexibility and quick decisions. Now looking forward to making a significant contribution within a similar customer facing role in the North East.

AREAS OF EXPERTISE

- Credit Control Management
- Loss accounts
- Risk accounts
- Maintained security within debts
- Problem solving
- Building relationships
- Audit Surveys
- Risk management
- Staff training / development
- Monitoring client exposures
- Team leadership
- Professional liaison
- Invoice discounting
- Customer services
- Budgetary control

PROFESSIONAL EXPERIENCE AND SIGNIFICANT ACHIEVEMENTS

CORPORATE MANAGER

Nov 05 - Present

Company A

Company A Business Finance is a subsidiary company of Company A Building Society, dealing with factoring and invoice discounting, and is one of the largest and most innovative institutions of its kind in the UK.

- A business development appointment sourcing new business.
- Initially cold called potential clients i.e. accountants and brokers, meeting clients personally, developed business relationships and a client portfolio.
- Met all targets.

ANALYST (BUSINESS RECOVERY)

Jun 04 - Nov 05

Company B, Newcastle

Company B is the largest of the 'Big 4' firms. Specializing in realisation of debtors. I was responsible for a portfolio of corporate insolvency cases that involved the legal process (where a company's assets are realised to enable repayment in full or part to their creditors). Based in Newcastle but travelling throughout the UK.

- Co-ordinated collections, maintained records and reported to clients (frequently asset based lenders), liaised with insolvent company.
- On placement - helped businesses use our experience and knowledge. We reviewed and assisted within the collections and credit department functions.
- Current client MG Rover companies.

AUDITOR

Dec 03 - Jun 04

Company C Motor Division

Part of a team of 13 auditors based around the country. Covering the region from Scottish Borders to Hull and across to East side of Leeds. Physically checking stock that banks have ownership of, for example new, used and prestige cars, caravans, mobile homes, plus commercial trucks and vans where individual units can be worth / funded to hundreds of thousands of pounds.

- Working mostly at clients' premises often under difficult situations, checking documentation for correct legal title - drawing on previous experience of risk management and asset finance.

CREDIT MANAGER / CONTROLLER EXPORT SALES

Sep 03 - Nov 03

Temporary Position - Company D, Consett

PROFESSIONAL EXPERIENCE AND ACHIEVEMENTS (CONTINUED)

SENIOR CLIENT MANAGER

Jan 00 - Sep 03

Company E, Sunderland (1997-Jul 03)

Working in the operations department for a highly successful member of the Company E of Factors, the largest independent factoring organisation in the UK. Specialising in the provision of funding to SMEs. Reviewing client exposures, auditing accounts, agreeing facility amendments and authorises client funding. Liaising with Accountants, Solicitors, Insolvency Practitioners etc. Responsible for in-house and external staff training

- Managed a large and diverse portfolio of up to 70 clients within a variety of industry sectors such as manufacturing, construction related, haulage/transport and service providers.
- Developed close working relationships with all clients and their customers to ensure they are also happy to work with us.
- Managed teams of credit controllers/collections administrators with responsibility for total funds of £10,000,000.00 - £15,000,000.00 at any one time.
- Managed sales ledgers by chasing and collecting outstanding invoice payments from their customers.
- Arranged and performed regular audit visits to larger clients premises to ensure security maintenance, and recommended any amendments to existing agreements from the collated information.
- Prepared and sent out statements, telephoned customers, collected payments and maintained professional and detailed accounts of transactions.
- Ensured security within a varied range of sales ledgers between £20K and over £5 Million.
- Analysed and interpreted information from clients, recommending any adjustments to funding and facilities as necessary.

CREDIT CONTROLLER

1994 - 97

Company F, Sunderland

Company F (UK) Ltd are the sole manufacturers and UK distributors of the world renowned Dahlgren range of computerised engraving machines.

- Day to day responsibility for sales ledger and credit control. Controlled credit limits. Allocated cash. Reconciled accounts. Obtained on-line credit references. Applied credit limits. Applied court action where necessary.

As Sales Correspondent (Feb 94-Jun 95)

- Sourced and developed new customers, maintained sales targets, Customer service

PROFESSIONAL EXPERIENCE AND ACHIEVEMENTS (CONTINUED)

Foundation Certificate	Institute of Credit Management (ICM)	2006
Diploma	The Factors and Discounters Association	2006
Course	Auditing Skills FDA	2003
BA (Hons)	Combined Arts in Religious Studies and Philosophy	1985
Certificate	in Management - Open University	2001 - 03
CLAIT	Computer literacy and Information Technology	2001
AAT (level 1)	Accountancy (NVQ2)	1999

Various FDA Courses: Understanding Financial Analysis Course, Client Account Management Course, Legal Aspects of Receivables Financing Course, FDA Certificate - pass 85%, Credit Control Techniques.

Early Career: (1986-94)

Telesales Operator	Mailcom Plc Washington	(1993-94)
Query Handling Clerk	Littlewoods Home Shopping	(1987-93)
Activities Organiser	Action in Retirement, Sunderland	(1986-87)

Interests / pastimes Family, keeping fit, running, gardening and nature, reading, live music.

Mobility: Full Clean Driving licence

