



**HAYS** Recruiting experts  
in Credit Management

# DNA OF A CREDIT MANAGER

The evolution to a career of choice

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# INTRODUCTION

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**Karen Young**  
Director, Hays Credit Management

### In a world where cash continues to rule, credit managers and other credit leaders perform a critical role.

Their efforts enable companies to stay in business, to report healthy profits, to grow, to attract investment and to pay their staff and suppliers. Without them, some companies would struggle to survive while others would fail to achieve their full growth potential.

It is for these reasons that the prominence of the credit management profession within the business community has grown considerably during and since the financial crisis. This higher profile has brought with it opportunities for talented individuals to make rapid progress in their careers. At Hays Credit Management, we have found that those credit professionals who tend to advance the fastest have commercial nous, strong people management skills and positive, proactive relationships with their colleagues in sales and across the wider business.

The relationship between sales people and credit managers could be deemed one of the most important relationships in business. It is due to their combined efforts that companies not only make sales, but also see the cash from those sales reach their bank accounts. This relationship is evolving and today's credit managers must play a strategic role within their companies by working closely with sales and operations teams and showing where they can add value.

We talk a lot in the credit community about how people 'fall' into credit. While it is true that historically credit management has been seen as a career that people found by accident, now it is a path that many individuals actively choose to follow. Much more work is being done to encourage individuals to opt for a career in credit at a much earlier stage in their decision making about which career path to take. At the same time, there is growing recognition of the value of professional qualifications; for example those offered by the Chartered Institute of Credit Management (CICM). Hence the profession is blossoming and the prospects that it offers are bright.

We believe that successful credit professionals tend to have a certain DNA. These are the personal attributes, personality traits and, of course, skill-sets that help people to discover a career in credit rather than just find it by accident. Matching their DNA with the right job means that many credit professionals build their career so that they reach management and leadership level, then stay within credit as their career of choice.

For this report, we surveyed credit managers and leaders across the UK in order to identify the key characteristics that make up the DNA of a credit manager.

We also asked four credit professionals from different types of organisations to share their experiences and their tips for the next generation of credit managers, as well as some comments from finance directors on their personal view of what makes a successful credit manager. We are grateful to them for being generous with their time and to everyone else who contributed to the survey. We hope that you enjoy reading about them as well as the key findings in our report.

**We welcome your feedback on this report, please send your comments to [karen.young@hays.com](mailto:karen.young@hays.com)**

### Methodology

We surveyed nearly 500 credit managers or individuals holding similar roles in organisations across the UK at the end of 2014. They were asked about their background, qualifications, responsibilities and personal characteristics as well as the challenges that they face and the skills that they believe are important for credit managers to have.

# DECIPHERING THE DNA

Individuals tend to find the credit profession through many different routes. Often, they will have started out in finance, sales or another business function and then moved into credit at a later date. Nevertheless, many credit managers share common personal characteristics and business challenges. Below are our key findings, which help to explain what makes up a credit manager's DNA.

## Route to the top

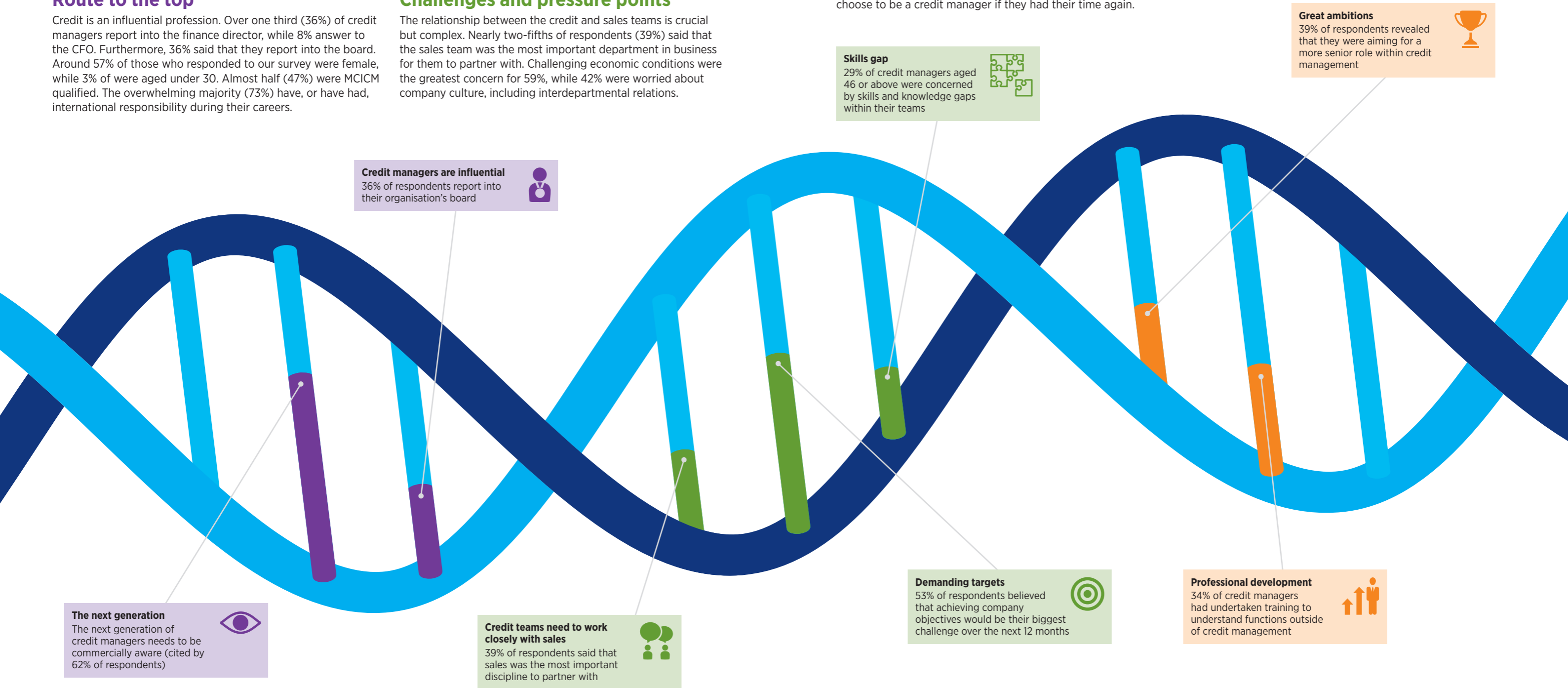
Credit is an influential profession. Over one third (36%) of credit managers report into the finance director, while 8% answer to the CFO. Furthermore, 36% said that they report into the board. Around 57% of those who responded to our survey were female, while 3% of were aged under 30. Almost half (47%) were MCICM qualified. The overwhelming majority (73%) have, or have had, international responsibility during their careers.

## Challenges and pressure points

The relationship between the credit and sales teams is crucial but complex. Nearly two-fifths of respondents (39%) said that the sales team was the most important department in business for them to partner with. Challenging economic conditions were the greatest concern for 59%, while 42% were worried about company culture, including interdepartmental relations.

## Career development and skills

Credit managers see personal development as a way to further their careers. Over the past two years, more than one third of credit managers (34%) had undertaken training to understand functions outside of credit management, while 16% had embarked on further formal qualifications. Meanwhile, almost half of respondents had attended a networking event. Overall, credit managers enjoy their jobs and see themselves as having a long-term future in it – more than two-thirds (69%) said that they would still choose to be a credit manager if they had their time again.



# THE ROUTE TO THE TOP

## Excellent gender balance

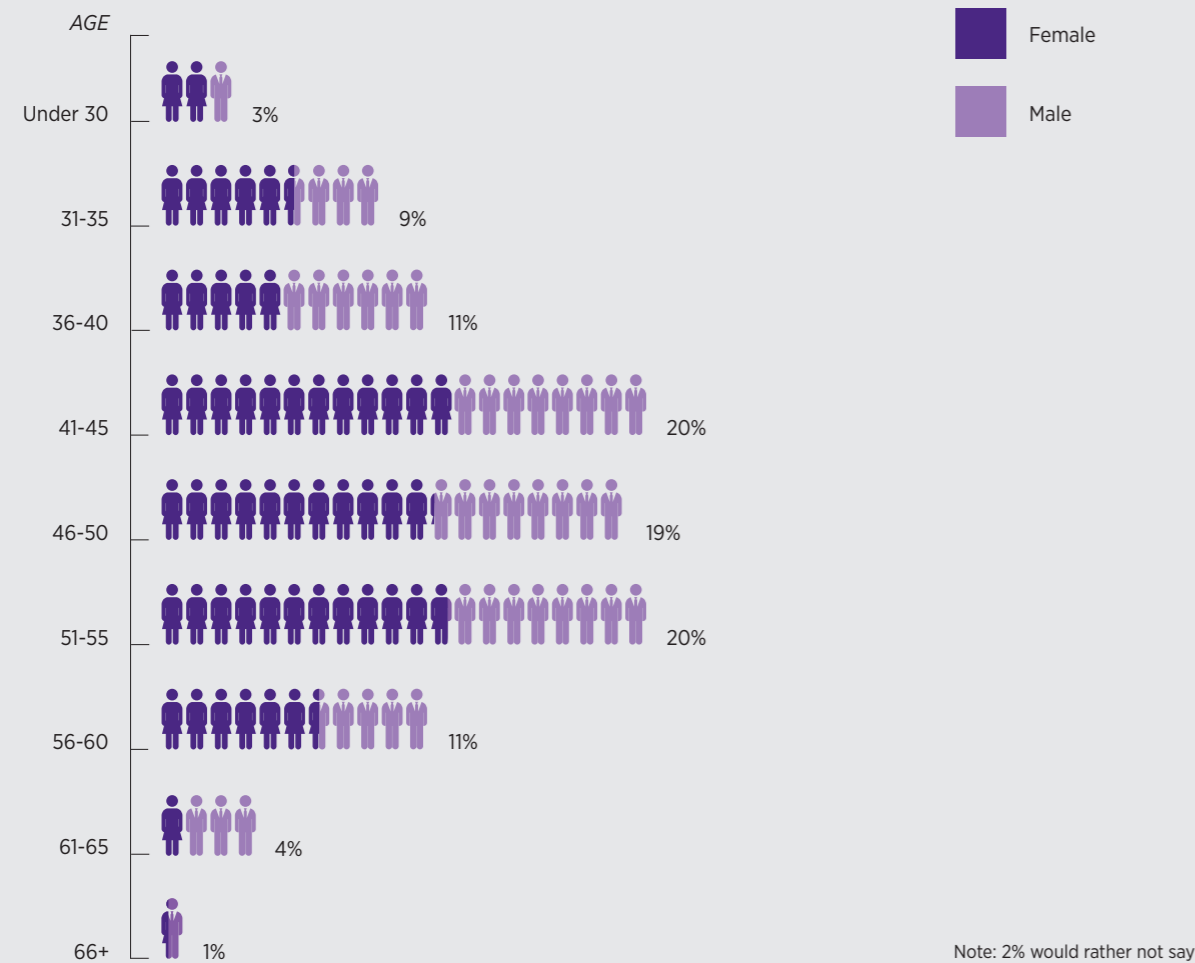
### Credit management benefits from its diversity

It has an excellent gender balance with credit managers being slightly more likely to be female – around 57% of respondents were female. And while credit managers are typically aged between 41 and 55, 23% of respondents to our survey were aged 40 or younger. An impressive 3% having made it to a management position before the age of 30. This shows that the profession offers fast progression to talented individuals.

Nearly three-quarters (72%) of credit managers work for companies with a financial turnover that is greater than £50 million. From our survey, men appear more likely to be credit managers at the biggest businesses that have revenues in excess of £100 million.

In comparison, female credit managers seem more likely to be found within SMEs. This may reflect a preference from women to work in smaller and medium-sized companies where they are able to build their career over a longer period of time. Most credit managers have worked within credit management for either all of their career or most of it.

#### Age and gender of participants



## Influencing company strategy

### 36% of respondents report into the board

Our survey highlighted that credit managers are influential within their businesses and that many have the ear of the senior management team. Over one third (36%) of credit managers report into the finance director, while 8% answer to the CFO.

The overwhelming majority of credit managers (73%) currently have or have had international responsibility during their careers, with Europe, the Middle East and Africa, and Asia being the regions they were most likely to be responsible for.

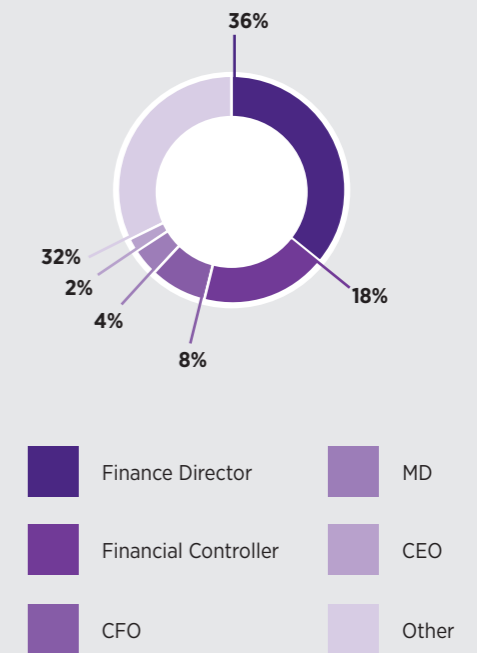
Credit managers are more likely to hold the MCICM from the Chartered Institute of Credit Management (CICM) than any other qualification. Almost half (47%) of respondents to our survey were MCICM qualified with a further 10% holding the CICM Level 2 Certificate and 12% having the CICM Level 3 Diploma. A small number also held diplomas in credit management with MACP.

We believe the fact that a number of credit managers do not hold any formal qualifications is a reflection both of employers not investing in their staff and credit managers themselves not pushing to get qualified.

As it stands today, it has of course been possible to build a successful career in credit without following professional qualifications and many people who responded to our survey are qualified by their extensive experience. A growing number of companies state that qualifications are desirable, although not essential, when recruiting credit professionals and anticipate that this will be a growing trend.

Many people who work in credit management today began their career in transactional finance roles, such as accounts payable or accounts receivable, and then moved sideways into credit. This explains why nearly 10% of respondents held AAT qualifications. A small number had qualifications from ACCA or CIMA.

#### Who do you report into?



“We involve and seek advice from our credit team when making business decisions to ensure credit worthiness and to ensure we can support agreements operationally.”

JC Schoeman, Director of Finance – Bill to Cash Operations (International), Verizon Enterprise Solutions



**Phillip King**  
Chief Executive Officer,  
Chartered Institute of  
Credit Management

**The outlook for credit managers is an exciting one**

How would we define the DNA of a credit manager? This is not the easiest of questions to answer, partly because the role of a credit manager varies considerably from one organisation to the next, and their responsibilities can be very different. But there are certainly common 'threads' that run through the character, personality and professionalism of those members of the Chartered Institute of Credit Management (CICM) that would set them apart, and the skills and attributes that they demonstrate.

The best credit managers are those who can communicate clearly, who are able to motivate themselves and their teams, and have an appetite for delivering results that are recognised by their peers in senior management. They will harness the knowledge and expertise of their profession, and use this knowledge not simply to keep the cash flowing through the business, but also to enable new business and turn an opportunity into a closed deal.

Credit management should never be seen or dismissed as a 'back office' function. There is a clear trend that shows that the role of credit managers is expanding (from order to cash) and that the credit management team contributes to the success of a business at every level, not just tactically but also strategically. As a discipline, credit management has grown and continues to grow in stature, as demonstrated by the ICM's recent elevation to Chartered status. Members know that 'standing still' is not an option, and are positively embracing CPD and similar schemes to ensure continual learning and development.

The best credit managers are attracted to those firms that support the development of both individuals and teams, which recognise the ambitions and aspirations of their people, and reward and remunerate accordingly. Credit managers, as with all employees, need to know that their contribution is understood, and that their skills and expertise are being used to good effect.

The outlook for credit managers is an exciting one. Today perhaps more than ever, the importance of keeping the cash flowing is widely promoted, by business leaders and government. But it is a challenging time too, and an opportunity to build on the recognition afforded by the Royal Charter to demonstrate their true value and worth.



**Sean Kelly**  
Northern Region  
Credit Manager,  
Univar

Company turnover:  
£700m

Team size:  
20

**It's not one size fits all**

My first job after leaving school was working in telesales for a window and door hardware company. While I worked in telesales, I got to know the credit control team and I saw how they interacted with customers from a different perspective. So I decided to take a credit controller position with an equestrian equipment distributor. After that, I moved into a permanent role as a credit controller within the construction industry, a job that I held for five years.

I have been with my current employer, Univar, for six years and I have progressed rapidly up the ranks. I was made supervisor of the credit team 12 months after I joined because I was already demonstrating leadership skills and other members of the team were coming to me for advice. Two years after that, I was made credit manager. I now lead Univar's credit team in the UK, Ireland and the Nordics.

As my responsibilities have grown, I have had to become more commercially aware. For me, commercial awareness is about understanding what the business needs and how my decisions affect other departments. I try to make sure that our working capital position is strong. This means that sometimes I have to make tough decisions about giving credit to customers that are not worth trading with from a commercial point of view.

The relationship between credit control and sales is vital. We get out and speak to sales managers and we explain the importance of credit management. As a credit manager, your relationship with the sales team needs to be balanced - you have to be friendly, but tough. It is also important that when we make a difficult decision, the sales team respects the fact that we're doing it for the business.

Univar distributes chemicals to every industry, in a number of different markets. So, as a credit manager, I have to accommodate the different challenges associated with different sectors and different countries. It's not one size fits all. Sometimes sales want me to give a 'yes' or 'no' answer, but it's not always that black and white.

I have completed my CICM Level 3 Diploma and I am currently studying for the CICM Level 5 Diploma. I would recommend CICM qualifications to anybody looking for a career in credit management. Knowing the theory behind what I do has really rounded me off as a person.

What I enjoy about working in credit management is that you really get to see what's going on in the business, within all the different departments. And it's very satisfying to see that the cash you've brought in has made a difference. After all, if you don't have good cash flow, you don't have a business.



# CHALLENGES AND PRESSURE POINTS

## The sales and credit relationship is crucial

39% of respondents said that sales was the most important discipline to partner with

While sales people may have a single-minded focus on driving up revenue figures, credit managers are conscious that it will fall to them to turn those sales into cash. Therefore, for cash flow purposes, the two functions need to collaborate.

Business conditions continue to be challenging and credit managers are mindful of this. Hence 59% of respondents to our survey revealed that the challenging economic environment was their greatest concern over the next 12 months. Following this was company culture, including interdepartmental relations, which was cited by 42%. The high score in this area is likely to relate to how credit managers interact with their sales teams, among other factors including how they feel they are perceived within the wider business. Other significant challenges that credit managers face over the coming year include managing risk (41%), implementing IT and system changes (34%), and raising the profile of the credit control department (33%).

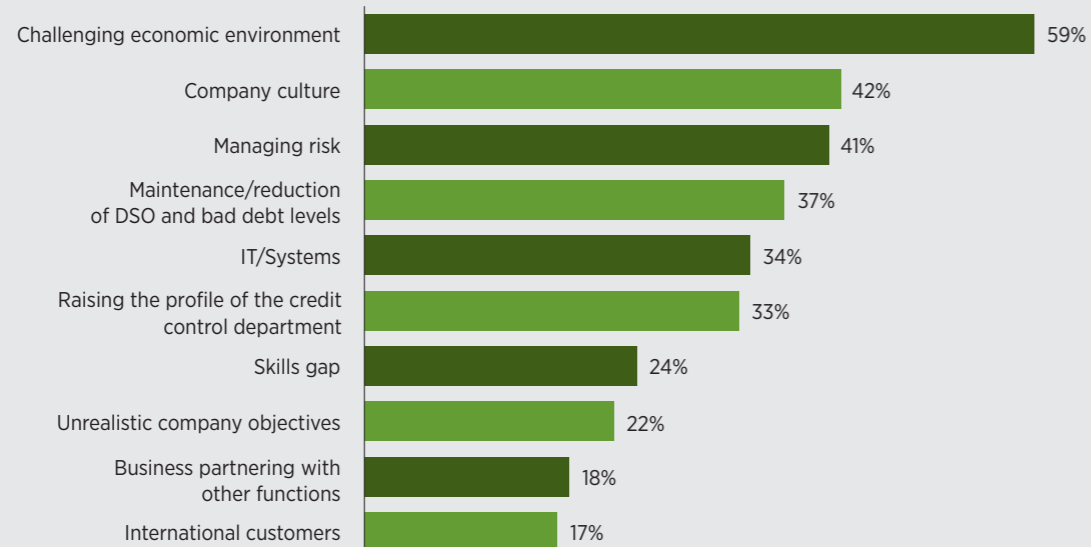
Interestingly, those credit managers aged 46 or above were more likely to be concerned by skills and knowledge gaps within their teams. Some 29% of credit managers in this group cited these gaps as a challenge, compared with 15% of those who were younger than 40. This could be related to the size of team that individuals are managing at different stages of their career.

While the financial crisis has served to boost the profile of the credit function, it has also increased the pressure on it. Banks see bad debt being written off as a red flag that will potentially prevent them from lending to a business. As a reaction to this, boards are leaning on finance directors and financial controllers to get the cash in, resulting in credit managers being given ambitious targets to hit.

This explains why over half (53%) of respondents to our survey believed that achieving company objectives would be their biggest challenge over the next 12 months, while nearly one third (32%) were worried about finding the time to pursue their own career development.

Looking further into the future, credit managers identified three key areas that will become more important to their role over the next five years. These are process improvement and strategy (62%), risk management (61%) and commercial awareness (59%).

## What factors present the biggest challenges to credit manager in the next 12 months?



Top tips for the next generation of credit managers included being commercially aware (62%) and getting involved with operations rather than just the numbers (53%). More than half (56%) also recognised the importance of developing good people management skills.



“Relationships are critical to the success of the credit management and sales teams in equal measure. Sales are generally incentivised to ‘do more business’ and the credit managers are there to help make sure that the business we do is valuable.”

Andrew Parrish, Shared Service Centre Director, Lafarge Tarmac



**Michaela Owen**  
Credit Manager  
UK and Middle East,  
Energy Alloys

Company turnover:  
£37m

Team size:  
3

## Have commercial understanding

I took a job as a credit controller with an ink cartridge manufacturer soon after leaving school. Embarking on a career in credit was a good choice for me because I have the right personality for it. I am structured and fair, but I can also be stern.

After a few years, I moved to a logistics and haulage company and I was promoted to credit supervisor when my manager left. I joined my current employer as a credit manager at the age of 26. In total, I have around a decade's experience in credit. As a manager, I like to share my experiences with people. I like to show all aspects of finance to everyone in my team, so that they can learn and grow.

I believe it is very important for credit managers to have commercial understanding. We have to understand the overall needs of the business and how both the sales and finance functions fit into that. We also need to appreciate the customers' requirements and be able to forge good relationships with them. You can't be an effective credit manager unless you are able to build relationships with people.

Finding common ground is a good way of making in-roads with the sales people. You find out so much more in an informal chat than you would if you went over to see them once a week for a review meeting. They also need to understand that procedures are in place for a reason. In exceptional circumstances, these can be reviewed but the main aim is to minimise the company's exposure to bad debts. Sometimes you have to be tough, and make the unpopular decision of putting an account on hold.

I prepare information for the board on the ageing of the company's debt and the debtor days. I also manage the company's full finance transactional team as well as its assets, so I look at the fixed asset registers and banking facilities.

The challenges that a credit manager faces vary according to the sector that they work in and the countries they do business with. When I worked in the transport business, there were peaks and troughs to manage, but the steel business is more fluid. My advice to would-be credit managers is to read the Financial Times and to do your research on the wider economic environment because you never know what is going to have an impact on you.

In the long term, I intend to develop my career by studying for the CICM qualification and possibly taking it to degree level. I have no plans to leave credit because I love every part of my day-to-day role. There's never a day when I don't want to come into work.

# CAREER DEVELOPMENT AND SKILLS

## Personal development is key

### 34% of credit managers had undertaken training to understand functions outside of credit management

As the profile of the profession grows, credit managers are investing in themselves as a means to further their careers. This trend has been given further impetus by the Institute of Credit Management gaining Chartered status at the start of 2015. Although employers do not necessarily expect credit managers to hold a qualification, they are increasingly listing qualifications as desirable on job specifications.

Over the past two years more than one third of credit managers (34%) had completed training to understand functions outside of credit management, while 16% had embarked on further formal qualifications. Credit managers aged 40 or younger were more likely to have studied themselves and therefore be leading their teams by example in terms of taking these steps. The fact that credit professionals see the value in education is clear given that almost half (47%) of respondents to our survey were MCICM qualified.

Credit is a highly networked community and credit professionals tend to be outgoing individuals who enjoy sharing knowledge and best practice. Overall, almost half (48%) had attended a networking event over the past two years. Of those nearly a third (32%) attended events that were hosted by the Chartered Institute of Credit Management, while 29% went to other industry events and over a quarter (26%) attended sessions organised by Hays Credit Management. They also make good use of social media with one third (33%) choosing to network online.

Credit managers have a positive outlook. Unsurprisingly, they viewed being proactive, hard-working and confident as the three personal characteristics that were key to career success. They often have innate sales skills, which explains why more than half of our respondents (51%) identified being articulate as one of their most important personal characteristics. Having the ability to manage people (76%) and a solid commercial understanding (73%) were seen as the most important skills for a good credit manager to have, followed by the ability to manage risk (52%).

The fact that credit management is continuing to develop as a career path in its own right is reinforced by our research. When asked about their ultimate career goal, nearly two-fifths of respondents (39%) revealed that they were aiming for a more senior role within credit management while an ambitious 1% had set their sights on the FD's job.

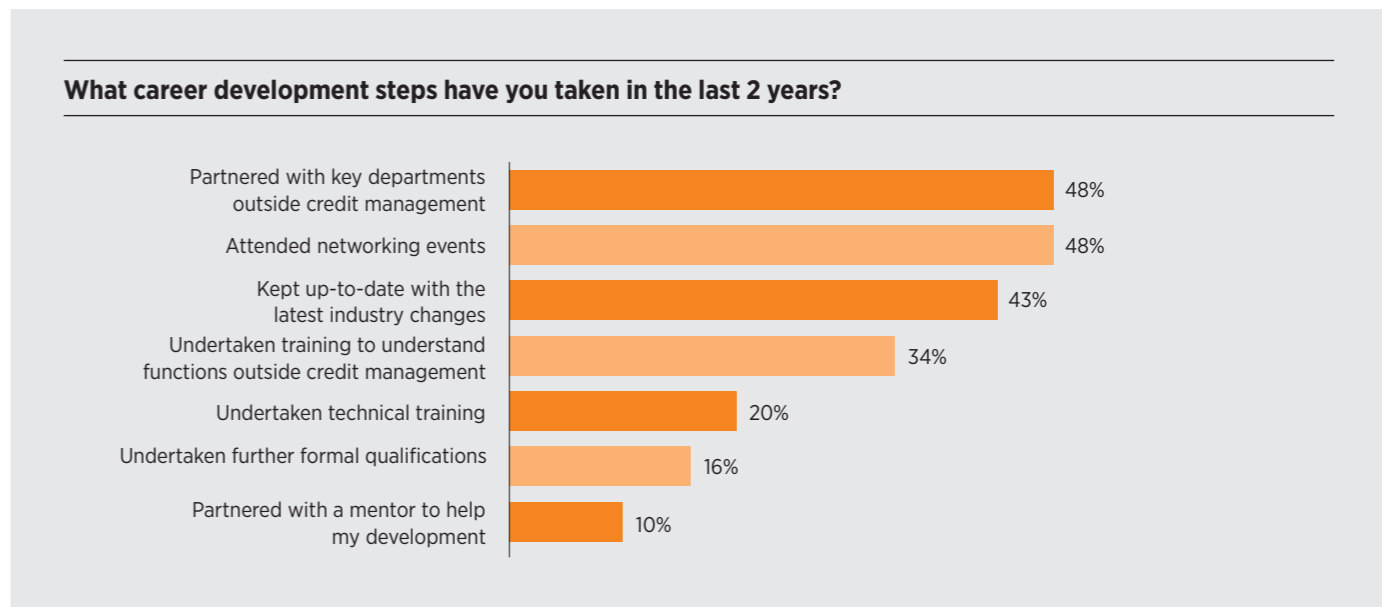
On the whole, credit managers tend to be happy in their work. An encouraging 69% said that if they had the option to start their career all over again, they would still choose to be a credit manager.

When it comes to handing down advice to the next generation of credit managers, the respondents to our survey were clear on three particular tips. The next generation needs to be commercially aware (cited by 62%), develop their people skills (listed by 56%) and get involved with the operations rather than just the numbers (highlighted by 53%).



**“To impress your FD, I would advise aspiring credit managers to be on top of the numbers, learn how to effectively manage the team and demonstrate leadership skills, and have commercial awareness.”**

Chris Stamper, Finance Director, Hays UK





**Mark Nichol**  
Accounts  
Receivable Manager,  
University of  
Roehampton  
Company turnover:  
£83m  
Team size:  
9

#### Sales may be important but finance is essential

I had around eight years of experience in credit management when I landed my first leadership position. At the age of 32, I became a team leader in the credit control function of a vehicle funding company. I have since progressed to a broader role at the University of Roehampton, where credit management is among a number of responsibilities that I have. The others include treasury, maintaining the accounts receivable ledger, and being responsible for collecting tuition fees (£48 million in 2014/15).

The university's governing body is known as the Council and our Finance and General Purposes Committee is a committee of the Council. I don't present directly to this committee, but I prepare weekly and monthly ledger and receivables information for the committee as well as quarterly reports and the annual tuition fee calculations.

As well as the income it gets from tuition fees, the university receives money from hosting conferences and events and other income-generating activities. We are limited by budget and we need to find ways of managing our expenditure effectively so that we can invest in our courses and in capital projects such as a new accommodation block or library. Since this entails adopting private-sector thinking and techniques, I have found my commercial background useful in my role.

I have noticed some significant differences between credit management in the private and public sectors. In the private sector, the finance function is omnipotent. We don't have that same influence in the public sector. Also, in the public sector, it takes a little while to get things signed off. We can't just take some money from a budget and say that we'll allocate it to a specific project. When we want to introduce a new course, for example, we have to write a business case for it.

During my time in the private sector, I learned a lot about working with sales people. In particular, I learned the necessity of communicating well with them. Pick up the telephone or go to see them – and prepare to be honest about what you can deliver. Sales may be important, but finance is also essential to the success of any organisation. We have obstacles that we need to negotiate too.

I really enjoy the challenge of working for a university. It's a rewarding environment to work in because it's about providing an education to students, which will set them up for life. I also like bringing fresh ideas into the sector. In the public sector, you have to expect the unexpected because changes in government policy mean that you never know what's coming round the corner.



**Nick King**  
Group Credit Director,  
Travis Perkins plc  
Company turnover:  
£5,580m  
Team size:  
250

#### It's different every day

My career has come full circle since I landed my first job in credit in 1986. After training as a chef, I decided that I wanted to work more regular hours so I applied to be a credit controller with builder's merchant Sandell Perkins. I left the company just before it merged with Travis Arnold to form Travis Perkins. More than two decades later, I returned as Group Credit Director.

When I left Sandell Perkins, the company's credit function had a staff of six. Today I oversee a team of 250 people and I have the same passion for credit now as I did then. I became credit manager five years into my career, working for a metals company. Having good mentors was an important part of my early success as well as sitting my CIMM exams and meeting people in the industry. I went to every networking event possible and I became a sponge.

For me, commercial understanding is about knowing what the business needs. We are here to collect money, but we need to appreciate the circumstances of our customers. It's about drawing a line between doing the right thing for the customer and helping the sales force to achieve its targets while still managing risk. I don't believe credit managers should sit at their desks. The best credit managers are mobile and go out visiting customers. It's also important that we have an open, two-way dialogue with the sales team.

During my career, I have presented directly to the board on a regular basis. While I don't present to the board of Travis Perkins now, I do supply information for it to consider. In future, I would like to see credit directors have a seat at the board table because they are as important as any finance or sales director.

While credit managers share a common skill-set, they face different challenges depending on the sector in which they work. Those who work in retail have different challenges with regard to their customers than those who work in business-to-business (for example, Travis Perkins). One of the challenges that my sector faces is the potential risk of overtrading as the housing market and construction sector gather pace.

I like the fact that the credit industry is close-knit and feels like a family. It also touches every part of a company. Over the years, credit has become much more respected as a profession and I have found it a very rewarding career. I love every aspect of my job.



# HOW TO FAST-TRACK YOUR CAREER

Credit management can be a very rewarding career for individuals who enjoy challenge, variety and working closely with others

The results of their efforts are clearly visible in the form of better cash flow and higher profits for the organisations in which they work.

Arguably, due to the heightened profile and visibility in business, there has never been a better time to work in credit management than now. The opportunities available to talented and ambitious individuals working within the profession are only going to increase in the future. So how can you put yourself in the best position to capitalise on these opportunities?



## INVEST IN YOUR OWN DEVELOPMENT

If you don't, no one else will. Find out about the qualifications on offer in the industry.



## DEVELOP RELATIONSHIPS WITH THE SALES TEAM

Remember that your relationship with the sales team is vital. Get them on-side by communicating with them clearly, fairly and regularly.



## GET ACTIVELY INVOLVED IN THE SALES PIPELINE

You can create opportunities for the sales force by using the information that you have to direct them towards good business prospects.



## MANAGEMENT SKILLS

Credit managers normally oversee teams of people so you will need to become skilled at motivating and managing others in what can sometimes be difficult circumstances.



## FIND A MENTOR

If possible, find someone to mentor you and guide you as you progress through your career.



## COMMERCIAL AWARENESS IS KEY

Hone your commercial skills by understanding what the business needs and how you fit into the bigger picture.



## NETWORK, NETWORK, NETWORK

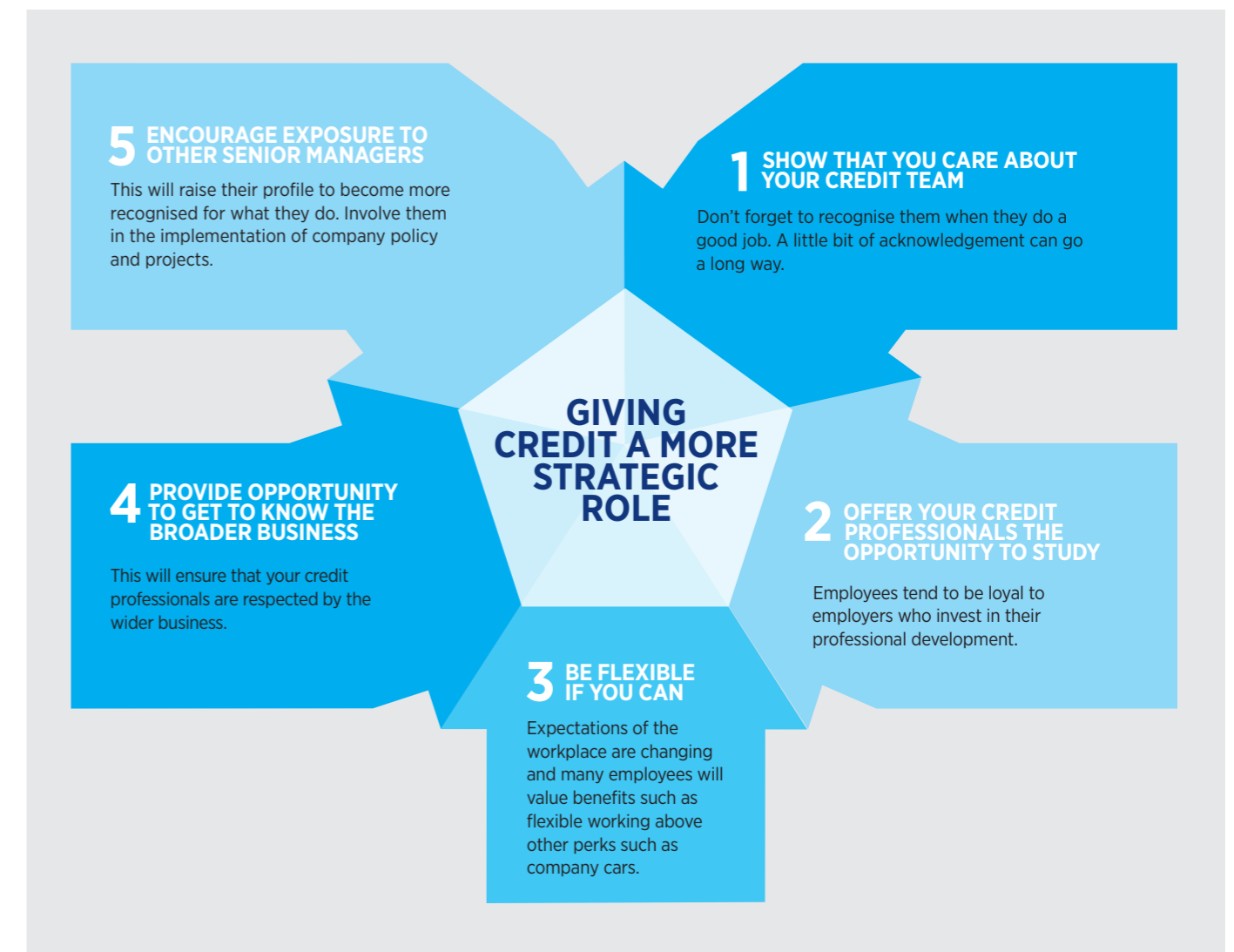
Make connections and build mutually beneficial relationships throughout your career.

# ATTRACTING AND RETAINING THE BEST

The *Hays UK Salary & Recruiting Trends 2015* report, found that 57% of finance professionals anticipate moving jobs within the next 12 months

Some 54% of employers are looking to recruit finance staff over the next year. However, 80% of employers expect to encounter a shortage of suitable candidates to fill these roles.

Therefore in order to secure and retain the best credit managers, organisations need to ensure they have a strong employee value proposition in place, as well as attractive salary and benefits packages. Helping to elevate the profile of the profession and having clear career paths in place are also essential.





## CONCLUSION

### So what exactly makes up the DNA of a credit manager?

Credit is generally a very balanced profession in terms of both its gender and its age profile. It appeals to a broad cross-section of people, which bodes well for its future development. The role of credit manager, in particular, tends to be attractive to commercially astute individuals who enjoy working with others and have good people skills.

Credit managers enjoy being a very important cog in the wheel of business and they are often so dedicated to their work that they can sometimes neglect their own professional development. Nevertheless, they do realise that they need to invest in themselves if they want to succeed. Proactive, hardworking, diligent and loyal, credit managers are the driving forces behind cash flow in many organisations. The buzz that they derive from bringing in the money is therefore a crucial part of their DNA.

# ABOUT HAYS CREDIT MANAGEMENT

## We work with hundreds of employers across the UK and thousands of job seekers

Organisations, both large and small, trust us to find credit professionals who will make an immediate impact. We provide invaluable careers advice and guidance to both candidates and clients. It's our expert knowledge and deep understanding of the credit industry that differentiates us in the market place.

Whether you are looking to recruit or looking for a new job in credit, from permanent positions to temporary assignments, we have the breadth and depth of knowledge to ensure that your requirements are met. Across our network of offices, our consultants work together sharing market knowledge, candidate relationships and employer insight.

We have 450 recruitment consultants specialising in finance recruitment in over 100 offices across the UK, many of whom are dedicated to pure credit recruitment. To put this in perspective, this expert team fills one job every 10 minutes and handles 13,000 job applications every single week.

Our consultants can quickly identify professionals with the skills and experience required for each role we recruit for by using industry knowledge and Google® technology to search our extensive database. Our collaboration with LinkedIn® also ensures we have the most accurate real-time information on active jobseekers. This investment in technology extends our reach and provides an enhanced understanding, which improves our ability to match the right people with the best organisations.

**For further expert insights into the accountancy and finance market, including our DNA of a Finance Director and DNA of a Partner reports, visit [hays.co.uk/finance-insights](https://hays.co.uk/finance-insights)**

## ABOUT CICM

### The Chartered Institute of Credit Management (CICM) is Europe's largest professional association for the credit community

Formed over 75 years ago, the Institute was granted its Royal Charter in 2014. The trusted leader in expertise for all credit and collections matters, it represents the profession across trade, consumer and international credit, and all credit-related services.

We pride ourselves in setting the highest standards and offer a comprehensive range of training and Ofqual accredited qualifications that have become the recognised standard in the credit profession. Our qualifications and range of flexible learning opportunities equip our members with the professional skills they need at every stage in their career. We help organisations of all sizes manage credit and maximise cash collection efficiently and professionally in an increasingly challenging business environment.

Through a comprehensive programme of publications, communications, helplines, conferences and regional events, we ensure our members are supported, kept up-to-date and equipped to meet the demands of the crucial role they perform in modern business. Our website resources are complemented by a range of webinars and social media activity.

We promote professionalism and best practice through our award-winning Credit Management magazine, and our CICMQ quality accreditation scheme recognises outstanding organisations. Giving our members a voice, we influence government policy and direction, and collaborate with other business organisations. Our close relationship is exemplified through our management of the Prompt Payment Code for the Department for Business, Innovation and Skills (BIS), and the highly acclaimed CICM Managing Cashflow Guides.

**For further information visit [cicm.com](https://cicm.com)**



# CONTACT US

For more information on how we can help with your career in credit management or your recruitment needs, email [credit.control@hays.com](mailto:credit.control@hays.com) or contact your local office, visit [hays.co.uk/office-locator](https://hays.co.uk/office-locator)

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**Altrincham**

**Aylesbury**

**Basingstoke**

**Bath**

**Belfast**

**Birmingham**

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**Bournemouth**

**Bradford**

**Brighton**

**Bristol**

**Bromley**

**Bury St Edmunds**

**Cambridge**

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**Hull**

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**King's Lynn**

**Kingston**

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**Newcastle**

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**Oxford**

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**Portadown**

**Portsmouth**

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**Reading**

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**Southampton**

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