


# BURO HAPPOLD

<b>Job title</b>	Credit Risk Manager
<b>Grade and fit within team structure</b>	Associate
<b>Team</b>	Finance
<b>Business unit</b>	Global Business Services
<b>Location</b>	Bath/London
<b>Reporting line</b>	
<b>Team structure</b>	This role reports directly into the Head of Credit.
<b>Your support</b>	Head of Credit, and Credit Control Manager.

## Role overview

### What is the purpose of the role?

This role takes ownership of the groups Credit Risk Function. You will manage all aspects as the 'go to' person for credit risk team, with the sole purpose of helping to protect the group from foreseeable credit losses.

From the outside, the role is providing credit risk advice and monitoring the client portfolio for failure risks. Behind this is an engine room you must drive that ensures the success of preventing losses.

A crucial part of this role is the detailed analysis of businesses around the globe. Giving expert opinions on client solvency and sanctions risk. This advice is used by stakeholders in their bid decisioning process.

The other crucial role is building relationships with key stakeholders to escalate risks and promote the use of your insights to protect the group from losses.

This is a hybrid role, combining office and home working. You will be required to be in the Bath/London office at least 2 days per week.

### What will success look like?

Heavily involved in setting Strategic direction of the team and escalation point for credit risk matters. Building and maintaining strong internal stakeholder relationships to expand the awareness of the team's capabilities and drive the use of our intel and credit ratings. Providing regular pro-active updates on Customers and corresponding markets, and continually educating internal stakeholders to BH's potential and ever-changing risks will provoking good decision making within our project teams. Taking the lead on 'red flags' and other customer risk management metrics and bringing timely information to key stakeholders will create a risk management focus that will allow BH to mitigate losses and support business growth.

## What will you be doing...

### A detailed overview of your responsibilities is as follows...

- Utilising financial accounts, credit bureau data and own public domain research to evaluate the creditworthiness & insolvency risk of international prospective clients - from micro company to conglomerate size.
- Point of contact for Economic Sanctions compliance and due diligence.
- Manage the Country Risk Watchlist and provide guidance where needed.
- Manage one direct report with scope to expand the team with company growth.
- Feed credit risk insights and analysis into the global business, clearly articulating risks to stakeholders at all levels of the business up to the board.
- Solvency monitoring of our client portfolio and updating risk gradings. Spot potential insolvency risks ahead of time to give adequate warning to the business.
- Management of the groups credit insurance policies and reviewing the adequacy of other risk mitigants available in the market.
- Build awareness of and monitor the wider markets, evaluating issues that may affect BH group credit risk.
- Join monthly Commercial Risk meetings with regional leaders to escalate key credit risks and monitor our top risks.
- Collaborate with other departments such as Commercial and legal, bid teams and leadership groups to promote a risk aware culture.
- Build relationships with stakeholders globally to increase the adoption of credit risk insights.
- Management of our Credit Risk data and reporting, ensuring accuracy and keep unrated clients to a minimum.
- Continuous tendering and review of external suppliers and how AI can help the function, to ensure key needs are met, with value for money achieved.
- Drive more automation of Credit Risk in the UK and EU to drive collections activity via our new AR system. Freeing up analyst time for where it is needed most.
- Able to attend the Bath or London office at least 1 day per week.
- Ad-hoc tasks as directed by the Head of Credit.

## More about you...

## Skills & Qualifications

- Any credit/loan underwriting or credit risk analysis experience.
- Comfortable providing credit feedback and advice to senior stakeholders up to board level globally.
- Able to build relationships and trust with stakeholders globally.
- Self-motivated - able to drive forward your area with your own ideas and desire to succeed.
- Experience in the construction sector and/or experience analysing businesses in the construction sector globally is preferable.
- Politically and economically aware.
- Line management experience preferable.
- Well versed in Sanctions Legislation and how it applies to the B2B environment.
- Able to manage information overload and filter down to key pieces of information that drive timely & accurate credit assessments.
- Inquisitive mind and a willingness to go extra mile with research and analysis.
- Attention to detail.
- Ability to manage own workload and work with minimal supervision. Highly organised with the proven ability to prioritise and work to tight deadlines.
- Intermediate to Advanced Excel Skills.
- Preferably a Member of the Chartered Institute of Credit Management or a willing to work towards CICM qualification.

## Style & Behaviours

- Demonstrate gravitas to influence major stakeholders across the global business.
- Prioritising appropriately and working to agreed deadlines, managing expectations of internal clients and other members of the team.
- Be able to take timely and considered decisions, including corrective action, as necessary.
- Assist colleagues with support for additional duties and projects, as necessary.
- Produce and review reports, documents, and presentations as requested, to an excellent standard with a high level of accuracy and in a timely manner.
- Maintain understanding of changes within specialism and relevant best practice.
- Willingness to learn and apply newly acquired skills.
- Strive to increase own digital and data skills and keep ahead of technological trends.