



BAKER ING PRIDES ITSELF ON EMPLOYING THE HIGHEST STANDARD OF PEOPLE.

Our Collections Team comprises staff with a minimum of 10 years' experience in Collections.

Our Operational Teams comprises staff with a minimum of 5 years' experience in Administration and Back Office duties.

In this document you can view a sample of CVs for our staff.

Credit Manager 1 (Team Leader)

LANGUAGES:

- Spanish - Native
- English - Fluent to native standard
- Italian - Basic
- French - Basic

SUMMARY:

Highly experienced, award-winning Finance and Credit Manager. 10+ years Management experience and a Qualified Specialist Trainer in Credit & Collections functions. Ability to lead a team (10+) responsible for the delivery of high-quality customer services. Experienced supporting a portfolio of 40 plus clients including multinationals, against annual budgets of €100M and up to €30M monthly payroll, across 60 countries. Facilitated design & implementation of change/improvement programs. Successful in assisting Sales Teams identifying business growth opportunities.

ACHIEVEMENTS:

Received several Global Company Awards including one for the most profitable client program.

Contributed to the design and development of several VMS Products in cross collaboration with both the Technology and PMO Teams.

EMPLOYMENT HISTORY (prior to Baker Ing):

Feb 2012 - Mar 2020

**Pontoon Solutions, a division of
The Adecco Group, Dublin**

Finance Back Office Manager EMEA

Pontoon is a global HR outsourcing company specialized in improving an organization's talent. Pontoon manages the contingent workforce and statement of work resources on behalf of their clients, as well as source and recruit direct hires. Pontoon is a global organisation that delivers solutions to more than 150 industry-leading companies.

- Recruited, developed, and effectively managed a team of 12 specialists and achieved outstanding levels of performance. The team was located across 3 countries, with offices in Dublin, Krakow, and Bangalore. Executed all back-office activities; Billing, Collections & Payroll functions according to the defined systems, cycles, and business rules for different client/countries, including creating data extracts from several VMS tools (SAP, Fieldglass, Beeline, Avature) running billing to create Self-Bills, Self-Bill Debit Notes, Credit Notes, Consolidated Invoice Reports, Invoicing, Payment, Payroll and Collections.
- Reported to and supported the Global Finance Operations Manager. Assisted, advised, and worked closely with Implementation, Project, and Sales Teams, to identify business opportunities leading to business growth.

- Managed a portfolio of 40 clients (e.g., Uber, Bank of America, Google, Amazon, Merck...) across 60 countries with 100M€ monthly revenue, 30M€ monthly payroll, 10,000 contractors & 800 staffing partners.
- Managed the end to end back-office function for MSP (Managed Service Programs), RPO (Recruitment Process Outsourcing) and SOW (Statement of Work) clients across EMEA.
- Identified, managed, and resolved operational issues, i.e., billing, payroll and payment-related disputes, queries from internal and external clients, enabling quality and effective working relationships and provided clarification to ensure operational efficiencies and objectives were met and delivered on time.
- Drove business performance through effective organising, planning, resource management and the creation of a robust structure that allowed for the effective management of more clients with minimal resources. Established SOPs for all clients to provide consistent end to end process guides and ensured business rules and practices were followed. Analysed and identified risks and opportunities for improvement and facilitated the transfer of workload from Ireland to Poland and India.
- Ensured financial targets, goals and objectives were met or exceeded, while ensuring full compliance and adherence to all policies and procedures, effectively overcoming obstacles and setbacks.
- Accountable for accurate, timely and complete reporting, reconciliation, and analysis of accounts on a weekly, monthly, quarterly basis.
- Deep working knowledge of back office technical solutions including Fieldglass and other VMS tools, connectors, and local back-office systems. Managed the relationship with multiple stakeholders, e.g. Adecco/Pontoon local country Back Office activities across EMEA, including adherence to internal KPI's and external SLA's, specific accounting / tax policies and regulation.

Jan 2011 - Feb 2012

Career Break

Dec 2007 - Jan 2011

Accenture at Microsoft EMEA Credit Services, Dublin

Accenture is a leading global professional services company, providing a broad range of services and solutions in strategy, consulting, digital, technology and operations with 505,000 people serving clients in more than 120 countries. Microsoft outsourced their Risk Analysis, Credit and Collections Services to Accenture.

Sep 2009 - Jan 2011

Credit Services Manager

- Managed client relationships between Accenture & Microsoft for several business streams. Among others the 2 largest teams; Enterprise Agreement (with 12 collectors, covering 65 countries with 400M monthly ledger).
- Established and shared best practices for policies and procedures ensuring compliance. Developed & implemented regular audits/spot checks to ensure compliance. Ownership of SOX Compliance.

Apr 2008 - Sep 2009

Training Specialist Credit and Collections

Developed a training plan to ensure that new Credit and Collection staff were trained to carry out their assigned role and responsibilities. Credit and collection department with over 100 staff.

Provided staff members with mandatory compliance training periodically (i.e. SOX, policies, data privacy) and supplied an operational model which ensured staff continued to develop their knowledge & skills as part of their ongoing personal development plan.

Dec 2007 - Apr 2008

Team Leader Credit and Collections

Co-ordinated collection activities on a daily, weekly & monthly basis for EMEA Services business stream. 12 Collectors, operating across 23 countries, 150M\$ monthly ledger.

Reviewed and validated problem and delinquent accounts and feed accurate and appropriate information to SPOC/Managers as required.

Mar 2004 - Apr 2006

Philips European Shared Finance Operations, Dublin

Assistant Manager to European Finance Manager

- Philips European SFO is formerly one of the largest electronics companies in the world, currently focused on health technology: mainly Consumer Health, Well-being, and Professional Healthcare.
- Recognized areas for improvement, project led these improvements and tracked their implementation. Focused on managing and improving the cash collection and credit management process, using synergies, by centralizing, standardising, and automating.
- Project managed migration and relocation of Accounts Receivable team from Dublin to Poland and other European countries, while cooperating with 18 Finance Managers across Europe.

Mar 2002 - Jun 2004

Iberia

Client Services Team Leader, Credit and Collections

Improved the high-level performance of accounts receivable portfolio and associated metrics by ensuring cash was collected, accounts reconciled, cash posted, and disputes escalated to management.

Jul 1999 - Feb 2002

Rand Worldwide Ireland, Dublin
A/C's Supervisor Ireland, UK & E. Europe

Mar 1998 - Jun 1999

Equitant (French & Associates), Dublin
Credit Control Executive

May 1997 - Feb 1998

HP-Compaq Computers EMEA, Dublin
Customer Support Representative

EDUCATION & TRAINING/ DEVELOPMENT:

2001-2002 - Diploma in Management, Dublin
Business School

1995-1996 - Degree in Business and Languages, Dublin
Institute of Technology and University of Zaragoza
(Under the European Sponsored Erasmus Programme)

1994-1995 - Diploma in English and English Culture,
University of Zaragoza, Institute of Languages

1993-1995 - Degree in International & Export
Marketing, University of Zaragoza

1990-1993 - Bachelor of Law Degree, Specialized in
Labour Law. University of Zaragoza

- Business Management Workshop, Crisis Management, Effective Networking, Coaching Skills, Motivation and Discipline, Client Management. Philips courses, Attitude and Kell-Associates, Dublin.
- Supervisory Management, Time Management, Credit Management and Debt Collection by Professional Development, Dublin.
- Certificate in Italian, Istituto Italiano di Cultura, Dublin.
- Certificate in Advanced English, University of Cambridge.
- Accounting Software programs SAP, SDC and ASAP, Bamtrac

Credit Manager 2 (Team Leader)

LANGUAGES:

- English - Native
- Portuguese - Basic

SUMMARY:

A hard working, reliable Credit professional with experience in the iGaming and apparel sectors. Strong work ethic and a driven personality with extensive knowledge in the field, always seeking to share this experience while continuing to learn from others. A people person who has successfully led teams in multiple roles through building strategic relationships and motivating others to strive for common goals.

EMPLOYMENT HISTORY (prior to Baker Ing):

Jun 2018 - Sep 2020

Catena Media

Team Lead Accounts Receivable

- Overseeing and managing deadlines for all processes from revenue recognition to cash collection
- Managing a team of 9 people across the Accounts Receivable and Financial Operations functions, working on coaching, and developing to ensure a high level of performance within their roles.
- Setting and monitoring of monthly and quarterly targets, both individually through assigning focus accounts and collectively with cash collection goals

- Month end closure procedures including reporting AR data and finalised revenue figures to CFO and Business Controllers, completing bank reconciliations, and ensuring the completion of the invoicing process.
- Working closely with key stakeholders throughout the commercial team to provide updated AR figures and support with problem accounts to resolve disputes.
- Ongoing bad debt provision calculation based on maintenance of impairment categories for each customer account, determined by payment behaviour and business status.
- Liaising with internal legal counsel to understand the status of current litigations while identifying further at-risk accounts to ensure prompt action.
- Creation and implementation of new processes to improve consistency throughout the team and allow increased information flow to the wider business.

Mar 2010 - May 2018

VF Northern Europe Ltd

Feb 2016 - May 2018

Credit Manager - The North Face, Reef & Smartwool

- Brand Key Stakeholder management, ensuring the support for each brand with regards to monthly and quarterly targets
- Monthly reporting to Senior Management at HQ to show the high value 'at risk' accounts along with the potential bad debt.
- Conducting customer meetings to assess financial viability and determine trading conditions.

- Managing a Brand Team Leader to support coaching and development of the team.
- Leading monthly calls with Customer Service Managers, Sales Operations Director, and Director of Financial Planning & Analysis to discuss KPIs for all departments.

Oct 2012 - Feb 2016

Credit Control Team Leader, The North Face & Smartwool

- Managing a team of 16, ensuring they are working to Credit KPIs to achieve monthly and quarterly targets.
- Identifying talent within the team, encouraging all to improve within their current position while striving for progression.
- Monitoring skill gaps and providing training where necessary.
- Managing the risk within the brand by monitoring macro-economic trends and using this knowledge along with internal data to make decisions on stock releases.
- Approving credit limits for new and existing accounts based on balance sheet and P&L analysis.
- Monthly reporting analysis, looking at results vs targets, DSO, DBT and bad debt.
- Building and strengthening relationships with Key Stakeholders for the brand

Mar 2010 - Oct 2012

Credit Controller, UK & Ireland

- Account ledger of approximately 500 accounts, mainly for The North Face and Jansport but also working on a smaller number of accounts for Eastpak and JW
- Key Account management for TNF & Eastpak including John Lewis, Amazon, Ellis Brigham, and Cotswolds
- Having daily contact with Customer Services and Sales to discuss accounts and queries.
- Credit checking new and existing accounts using balance sheets & P&L data.

- Ensuring payments were allocated correctly and reconciliations were done accordingly.

Oct 2007 - Feb 2010

Personna International Credit Controller for the European business

- Handling a portfolio of accounts principally based in France, Spain, and Germany
- Responsible for accurate cash allocations and reconciliation of key accounts
- Contacting customers for payment using phone, email, and reminder letters

Sep 2006 - Dec 2006

University Work Placement College Aristide Bruant, Albi, France

- This TEFL placement was operated by The British Council. My responsibilities were:
- Lesson planning
- Teaching modules of the curriculum to French students aged from 11 to 16.
- Marking written English coursework
- Lunchtime club activities with students with learning difficulties

Assisting teachers with administrative tasks

EDUCATION & TRAINING/ DEVELOPMENT:

- **2003-2007:** BA (Hons) French and Hispanic Studies (including Portuguese), The University of Nottingham

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LANGUAGES:

- Spanish - Native
- Russian - Fluent
- English - Fluent

SUMMARY:

I am a highly skilled multilingual (English, Spanish, Russian) professional with extensive experience in Credit Control & Collections, and proven ability to manage multiple responsibilities in a fast-paced environment. Able to ensure the timely and efficient collection of cash/payments from customers in line with agreed terms. I am a diligent, dutiful, serious, thorough, critical, trustworthy, bloodhound person with a strong sense of ethics and responsibility. I possess a proven capacity to meet critical deadlines, establish priorities and strive to excellent results. Able to work effectively with all clients & stakeholders at all levels. I consider myself a born problem-solver, with an innate "can-do" attitude.

EMPLOYMENT HISTORY (prior to Baker Ing):

Oct 2019 - July 2021

ValNet.ru (Professional Education & Management Consulting)

Accounts Payable/Receivable Supervisor

- Manage the Purchase Ledger up to 100 accounts & Sales Ledger of 300 live accounts.
- Manage billing process, and responsible for meeting collections targets and keeping bad debt to

a minimum.

- Organise, manage, and process timely Payment Runs, BACS, CHAPS, Faster & Manual Payments
- Responsible for Cash flow forecasting and produce a high volume of calls and emails chasing debtors.
- Liaise with Sales Account Managers regarding overdue/disputed accounts.
- Process cash allocation, accounts, and Ledger's reconciliation. Dealing with the client's queries.
- Prepare and run aged debt reporting through Navision.

Sep 2018 - Jul 2019

Advinia Healthcare (Care Homes & Residential property), London

Credit Control Supervisor

- Responsible for complex customer accounts and Sales Ledger value of £9m, meeting DSO targets.
- Ensured customers are contacted to resolve outstanding payments, and that all claims are processed on time.
- Reviewed accounts reconciliations to ensure prompt resolution of all claims through Cold Harbour (Civica).
- Liaised with customers to resolve disputes, facilitating the collection, and building good lasting working relationships.
- Prepared Aged Debt & Credit Control reporting, Cash flow Forecasting & Budgeting.
- Organized team (and 1-2-1) meetings to monitor and develop a team of 5 Credit Controllers.
- Supported the Credit Control Manager in

Jul 2017 - Jun 2018

Forest Environmental (now DCUK) (service to the construction industry), London

Senior Credit Controller

- Was responsible for all credit control duties, including debt and retention collections, and bad debt management.
- Was responsible for a ledger value of £2m per month with 200-250 live accounts. I managed and updated Cash flow.
- Dealt promptly with customer queries, managed escalated & aged balances, and agreed on Payment plans.
- Managed Billing (Invoicing), raised Credit Notes, reconciled Sales Ledger bank, and customers' accounts through proprietary software AXIM.
- Built, developed, and maintained strong and lasting relationships with customers, reducing debtor days.
- Managed debt recoveries where appropriate through Legal action collection processes.
- Supported the Finance Manager on monthly cash forecast & provided AR reporting.

Jul 2013 - Apr 2017

SC Johnson (manufacturer of household cleaning supplies), Surrey UK

Accounts Payable Supervisor

- Successfully supervised, trained, and motivated a team of 10 Accounts Payable Analysts & AP Assistants.
- Managed all Accounts Payable processes (including manual payments, Payment Runs, BACS, CHAPS, Credit & Corporate cards, expenses), ensuring compliance with local statutory and legal requirements, global company policies, and Shared Service Centre (SSC) best practices.
- Proceed and authorized multi-currency payments, managing a ledger of 15-20m with 2000 accounts through SAP.
- Managed the transition of all AP functions from 3 foreign offices to the UK SSC with no major disruptions to business.

- Reviewed and developed clear and timely KPI's reporting to the Line Manager at UK SSC.

Senior Accounts Receivable Analyst

- Was responsible for all accounts receivable, credit control & collections functions, including raising invoices, processing Billing Lists, issuing Credit Notes (when were appropriate), cash allocation, and daily debt collection.
- Managed Spanish Sales Ledger with a monthly value of €5-7m with 170-200 live accounts through SAP.
- Reconciled customer accounts on SAP daily.
- Managed daily Order release and customer's credit checks. Performed monthly write-offs.
- Worked closely with SSC Resolution team, Customer fulfilment department, and local Spanish Sales staff.

May 2006 - Mar 2013

MP Seis SLU (wholesale trade), Madrid Spain

Accounts Payable/Receivable Supervisor

- Managed the Purchase Ledger of €1.5m/month with 400 accounts & Sales Ledger up to €2m of 600 live accounts.
- Organized, and processed timely Payment Runs, BACS, CHAPS, Faster & Manual Payments, and debt collection.
- Managed billing process and monitored daily Ledger's update and timely accounts reconciliation through Sage.
- Managed and assisted in preparing month-end reports for senior management.
- Built and maintained a good business relationship with customers and suppliers.
- Assisted with the closure of Month End ensuring all reporting completed, valid, and correct ready for closure.
- Supervised and coached the team of 2 AP and 2 AR professionals.

EDUCATION & TRAINING/ DEVELOPMENT:

- Chartered Institute of Credit Management (CICM): Level 3 Diploma in Credit & Collections (currently completing)
- Bachelor's Degree in Economics and Management (Recognized by UK NARIC as BBA Hons)
- Diploma in Financial Accounting (Recognized by UK NARIC as N/SVQ Level 3)
- 2019 SQL and Microsoft SQL Server (City Literary Institute) London
- 2018 Excel Financial Modelling (City Literary Institute) London
- 2017 Project Management (City Literary Institute) London
- 2017 WEB Design: HTML5, Cascading Style Sheets (CSS), Search Engine Optimisation (SEO), London
- 2016 ECDL British Computer Society (BCS) Level 3 ITQ Certificate in IT Advanced User Skills, London
- 2014 AAT Level 2 Certificate in Financial Accounting, London
- 2014 Certificate in Payroll for Business Level 1 (International Association of Bookkeepers), London
- 2013 Certificate in Bookkeeping and Accounts Level 1 (City & Guilds), London
- 2008 Certificate in Management of Financial Resources, Madrid
- 2008 Diploma in Financial and Economic Management, Madrid
- Since 2017: Affiliate Member of Chartered Institute of Credit Management (CICM)
- Since 2017: Affiliate Member of British Computer Society (BCS)

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LANGUAGES:

- Italian - Native
- French - Fluent
- English - Fluent

EMPLOYMENT HISTORY (prior to Baker Ing):

Oct 2014 - Feb 2020

Versace UK Plc

Credit Manager

Versace UK first Wholesale office in UK. Established in 2014 to internally relaunch its Brands to UK retailers after these had been managed for over 20 years by third party agencies and Distributors.

- My duties involved me in the establishing of Credit as well as administrative procedures, safeguarding the Company's interests when underwriting orders placed by UK Retailers.
- Liaising with Credit Insurance underwriters, meeting existing and potential clients, agreeing payment terms, monitor payments, post, and allocate payments, report overdues to FD and Sales Director and when necessary, initiate and monitor Legal proceedings.
- Additional duties included overseeing Sales Orders Confirmations, monitoring, and approving, when necessary, return of faulty items, issue Credit Notes, managing stock holdings in the UK warehouse.

Jul 1993 - Sept 2014

Club 21 Distribution UK Ltd

Credit Manager

Distribution of Luxury fashion, Sportswear, Underwear and accessories to both UK and European retailers. Some of the brands distributed included: Giorgio Armani, Emporio Armani, Armani Jeans Moschino, Closed Jeans, Marina Yachting, Best Company, Neil Barrett, Jill Sanders, Luella, DKNY.

- Main duties consisted of the implementation, monitoring and development of credit procedures, overseeing two Credit Controllers and their development, establish dialogue with key Retailers in the UK as well as Italy, France and Spain where my language skills were very useful; liaise with our Credit Insurance Company and when necessary, start and monitor legal proceedings.
- Monitor Sales Ledgers, DSO, Debit and Credit Notes

Jun 1989 - 1993

Klopman International SRL

Credit Controller

European Market Leader and manufacturer of Work Wear Clothing and apparel fabrics based in Frosinone - Italy

- Monitor ledger receivables (verbal and written) of European clients in Italy, France, Spain, and Portugal.
- Site visits with European Credit Manager to review ongoing business or new business opportunities.

May 1988 - 1989

Data Stream International

Analyst European Company Accounts

EDUCATION & TRAINING/ DEVELOPMENT:

- **1995-Present:** Member of Fashion Credit Circle
- **1979-1983:** The University of Wolverhampton - BA Honours European Studies with French
- **1981-1982:** Institut D Etudes Politiques - Paris
- **1978-1979:** Universite' Lyons 2
- **1971-1977:** Bishop Douglass Comprehensive

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LANGUAGES:

- Dutch - Fluent
- English - Fluent
- German - Fluent
- French - Advanced

EMPLOYMENT HISTORY (prior to Baker Ing):

Sep 2014 - Nov 2019

Heras B.V. (Oirschot, The Netherlands)

Credit Manager

- Managing a team of 4 credit controllers. Team reorganization.
- SAP implementation and process improvement projects.
- Contributing to the setup of an international SSC: migration preparation of credit & collection activities (Germany).
- Integration of the Master Data processes.
- Managing the outsourced collections team (TKB).

Mar 2014 - Sep 2014

Microsoft (France) (Dublin, Ireland) - Self-employed

Credit Manager

- Responsible the credit & collections ledger for the French market.

- Credit checks and risk analysis.
- Outsourced collections: managing the Accenture collections resources. Ad hoc projects.

Oct 2013 - Mar 2014

Intrum Justitia (Dublin, Ireland) - Self-employed

Project Specialist

- Responsible for the onboarding of new customers (Caterpillar; Banque Nationale de Paris).
- Process mapping and implementation.
- FTE evaluation and roll out of the cash collection operations: hands on collections; cash applications.

Mar 2012 - Dec 2012

Physio-Control Operations B.V. (Amsterdam, The Netherlands) - Self-employed

Customer Finance Manager

- Setting up of the AR/ Credit management department for the EMEA region.
- Selection and negotiation with third party service providers.
- Recruitment of Credit Control team members (3 FTE's).
- Setup of the AR processes "to be" and implementation.
- Migration of the current processes from SAP to QAD.

May 2011 - Dec 2011

Bol.com (Utrecht, The Netherlands) - Self-employed

Credit Manager

- Management of AR team (3 FTE's).
- Definition and implementation of B2B customer credit check matrix.

Mar 2010 - Apr 2011

Mitsui Rail Capital B.V. (Amsterdam/Munich) - Self-employed

Credit Analyst

- Credit Analyst (no team management).
- Credit & collections. Managing the European collections portfolio.
- Insurance claim management. Reduction of financial exposure to insurance.
- Management of audit and compliance issues in the AR department.
- Daily use of Exact financials (AR).

Sep 2008 - Apr 2009

Align Technology (Amsterdam, The Netherlands) - Self-employed

Credit Consultant

- Consultant (no team management).
- Implementation of an OTC reporting deck.
- Managing process improvement projects (Automation dunning letters and account statements).
- Forecast 2009 and team target settings.
- Managing the German credit control ledger.
- Coaching the credit control team leader.
- Reduction of the >90 days + ageing by 40%.
- Reduction of the DSO from 46 to 30 days.
- Treasury management. Banking and credit card reconciliations. AR/ GL bookings

Oct 2007 - Sep 2008

Yacht (Randstad Group) (Amsterdam, The Netherlands)

Finance/Accounts Payable Manager

- Consultant at Accounting Plaza specialized in the outsourcing of accounting and financial activities.
- Overseeing the transfer of the Accounts Payable Cost department (AP) to Krakow, Poland.
- Managing a team of 18 FTE's.
- Internal Control/ SOX compliance.

May 2007 - Oct 2007

G-Star International B.V. (Amsterdam, The Netherlands)

Group Credit Manager

- Responsible for the implementation of the global Credit & Collections operations and Credit policy.
- Management and supervision of the Credit & Collections department (20 FTE's). EMEA credit and collections.

Oct 2006 - Apr 2007

Reebok Europe B.V. (Rotterdam, The Netherlands)

Accounts Receivable Manager

- Management and supervision of the Accounts Receivables department based in different European locations, including Credit and Collections, Cash Application and Billing (7 FTE's).
- Operational use of SAP.

Feb 2006 - Jun 2006

Diageo/Gilbeys Wines (Dublin, Ireland)

Accounts Receivable Manager

- Management and supervision of the Accounts Receivables department, including Credit and Collections, Cash Application and Billing (3 FTE's multinational team).
- Creation of a monthly reporting and KPI structure.

Aug 2005 - Jan 2006

Yahoo! (Clontarf, Dublin, Ireland)

EMEA Accounts Receivable Manager

- Management and supervision of the Accounts Receivables department, including Credit and Collections, Cash Application and Billing (34 FTE's multinational team).
- Team re-organisation. Creation of a monthly corporate AR reporting. Audits/ SOX compliance of the AR department. Process improvement.
- Managing and directing the Deloitte & Touche consultant team (3 months).

Dec 2004 - Jun 2005

CIT (Blackrock, Dublin, Ireland)

Senior Team Leader

- Team supervision of 8 FTE's (multinational team) in the Collections and recovery department (French market).
- Migration from France to Dublin of the new Citicapital portfolio. Month end reporting and forecasting.

Oct 2003 - Sep 2004

PHILIPS GSU - EAS LODZ (Lodz, Poland)

Project Manager

- Responsible for the planning and implementation of specific migration and process projects (SAP process harmonization projects). Management of Polish project teams (between 3-7 FTE's).
- Responsible for the timely and successful migration and centralization to Lodz, Poland, of European accounting departments.
- Migration and re-engineering of AP/GL/AR/ IC processes to the Lodz SSC.

Mar 2002 - Oct 2003

PHILIPS Automotive Lighting (Chartres, France)

Credit Manager

- Supervision of one AR clerk (1 FTE).
- Definition of the annual objectives. Annual appraisals. Credit control and collections (EMEA market).
- Implementation of the Philips Lighting credit risk policy.

Oct 2001 - Mar 2002

PHILIPS - European Accounting Services Division (Dublin, Ireland)

Team Leader Belgian Migration Team

- Successful migration and implementation of the AR/ Credit Management activities from Philips Consumer Electronics in Brussels to Dublin.

Jun 2000 - Oct 2001

PHILIPS - European Accounting Services Division (Dublin, Ireland)

Credit Controller Germany

- Migration of the Credit management from the Consumer Electronics Division from Germany, Hamburg, to Dublin, Ireland.
- Credit and collections - German market.
- Management of blocked orders. Month end reporting.

Aug 1999 - Jun 2000

PHILIPS - European Accounting Services Division (Dublin, Ireland)

Credit Controller LO-PCS (Logistics Operations Philips Consumer Service)

- Successful setup of improved Cash Collection and Query management processes (no team management).
- Day to day follow up of customer's over dues and queries.

Nov 1998 - Aug 1999

French and Associates (Dublin, Ireland)

Credit Executive in Cash Collections Team

- Responsibility over the French ledger for Cash collection.
- Weekly reporting; cash application.

1996 - 1997

Laserscope France S.A. (Eury, France)

Sales Representative

EDUCATION & TRAINING/ DEVELOPMENT:

- Diplôme d'Etudes Supérieures - International Relations - Distinction "Assez Bien", Institute of Higher Studies in International Relations (1992-1996). Equivalent of a "Maîtrise".
- French University degree in Law and Economics, University of Lyon III Law (France) (1990-1992).
- Baccalauréat, Lycée International de Ferney-Voltaire (France) (1984-1990).
- University of Cambridge Certificate of General Education - (GCSE)
- Equivalent of Dutch Baccalauréat (VWO degree + International Baccalauréat)

Credit Manager 6

LANGUAGES:

- English - Native

EMPLOYMENT HISTORY (prior to Baker Ing):

Mar 2022 - December 2022

Morgan Fuel & Lubes Ltd

Head of Credit

- Responsible for a team of 6 (Remotely)
- Managing the Fuel Card, Bulk and Home Heating portfolios
- All key areas of Credit from Underwriting, Credit Limit Management, Credit Control, Debt Recovery and Credit Insurance.
- Understanding the business risk appetite is essential, key responsibilities are to assist with the growth of the business whilst protecting the profit engaging key stakeholders and third party business partners.
- Ledger management both in engaging debtors to pay within terms and an overhaul of the debt position within the business.
- Negotiated and implemented a new Credit Insurance policy and relationships enhanced.
- Setting the team KPI's and working to ensure best practice and effective Credit negotiation skills in line with the business model and strategies.
- (This role is very similar to that of the one at Radius Payment Solutions - See below)

Aug 2019 - May 2022

Newcastle Equine Laundry & Supplies Ltd

Managing Director

- Owner of a local market leading Equine Laundry service and Saddlery shop. Providing a professional rug washing facility to the Equine community along with a small, but profitable, retail outlet employing three team members.
- Prioritising the busy Equine laundry workload both logistically and operationally.
- Ensuring a high customer service at all times. This consists of overseeing the industrial rug washing and repair functionalities through to the quality checks prior to the delivery back to the customer.
- The management of the saddlery shop day to day consists of customer service, stock control, liaising with existing and new customers along with building and maintaining relationships with key suppliers. Negotiating trade accounts to fit with our business model.
- Responsibility for the management and HR requirements for a small team of three.
- Financial aspects from daily cashing up to assisting with the monthly management figures to produce the annual year end accounts.

2014 - June 2019

Radius Payment Solutions Ltd

Head of Credit UK, Europe & SEA

- Responsible for the “end to end” Credit Management function from Credit Risk to the litigation process:
 - Credit Risk Management
 - Credit portfolio Analysis
 - Credit Collections
 - Debt Recovery / Litigation
 - Credit Insurance
- Leading teams of 60+ in the UK, Europe & Malaysia to deliver business targets.
- Maintaining relationships with the key business Stake Holders to ensure alignment of businesses forecasts, visions, and goals in order to implement the Credit Management teams KPI's in line with the group's strategy.
- Awareness of the Sales efforts promoting a “profit protection” approach rather than “order prevention”.
- Researching, analysing, and understanding each individual countries jurisdictions and personnel requirements was essential along with good product and network knowledge and understanding. A one solution fits all method / approach would not fit the business model.
- Liaising with Credit Reference agencies, trialling data and negotiating contracts to secure a cost effective and reliable data source. Ensuring accuracy, to enable us to perform detailed credit analysis and evaluate financial statuses to determine feasibility of the Credit line.
- Recommended and implemented alternate solutions for clients that did not meet our underwriting criteria.
- Conducting ongoing portfolio analysis to facilitate accurate assessment of performance against credit risk metrics. Introducing a “Risk based pricing” model encouraging a “risk & reward” policy.
- In addition to the Fuel Card portfolio a regulated UK Corporate Charge Card was introduced to the business. Training, understanding, and promoting the importance of compliance with a regulatory product was essential.
- As part of the initial project team to set up the Charge Card I was responsible for implementing Credit policies and procedures and to ensure best practice.
- Introducing a specialist team to manage this client base. Guided by the supporting bank, we were responsible for the ongoing policy reviews in response to legal and regulatory changes, ensuring compliance of operations.
- A strong working relationship with the governing banks key personnel was critical in this role.
- Responsible for the Charge Card Sales team & P&L for approx. 12 months. Setting strict whilst achievable sales targets & KPIs to meet with the business goals. A commission structure was implemented and closely monitored ensuring accuracy and compliance.
- Marketing material and lead generation was required, and a customer journey online was created.
- KPI's were implemented for the Credit Collections and Debt Recovery teams were also part of the Credit structure in the individual countries.
- Continued data / debtor analysis was performed monthly to identify trends to assist with the front-end Risk management underwriting policies.
- Responsible for the debtor's ledgers in the different counties monitoring and forecasting the bad debt pence / cent per litre against turnover & estimated turnover.
- Negotiating, managing and monitoring the Credit Insurance policies for each country This included the policy set up, applying for online Credit Limits, submitting claims and monitoring the claim to premium ratios.
- Detailed reporting of departmental results, communicating to board level along with monthly management meetings with key stakeholders to discuss country performance and strategy.
- Driving ongoing performance improvement, managing individual development plans for employees and investing time in both internal and external training was a key part of this position.
- Encouraged cross training for the employee & business requirements.

- Heavily involved with the Department being awarded the "Investors in People" accreditation which was an enormous achievement.
- I successfully mentored, trained & led numerous Credit employees over the years resulting in many promotions to management positions.
- Continued departmental enhancement and development was encouraged leading to many project manager roles.

2009 - 2014

UK Fuels Ltd (Radius Payment Solutions)

Credit Manager

- Responsible for the Credit Risk Analysis / Underwriting of new Fuel Card business across the UK & Europe managing a team of 40+
- Finding the most suitable Credit Reference agency to suit our business model in order to assess new customers for a Credit Line or eligibility for Credit Insurance.
- Provided In-depth industry knowledge to the credit evaluation policy
- Continued Engagement with the Sales Management Team regarding the Credit policy, acquisition process, sharing best practice, assisting with lead generation all whilst mitigating risk arising from bad debt.
- Implemented an online Underwriting system
- Fraud prevention panel implemented

2004 - 2009

Credit Supervisor

- Due to business growth the Credit Risk Analyst role developed into a Supervisory team of approx. 5 employees.

June 1999 - 2004

UK Fuels Ltd (Radius Payment Solutions)

Credit Risk Analyst

- Credit Checking
- Underwriting
- Monitoring Credit Limits
- Applying for Credit Insurance

1997 - May 1999

Keele University - Hospitality Finance Dept

Purchase Ledger / Admin Clerk

- Part of a project team, working closely with the IT department to create a student charge card. Registering the cards to individual students on open days and at the start of term providing a demonstration of how the card worked. Daily cash collection from the card top up machines around several locations of the university followed by allocating and reconciling the payments.

EDUCATION & TRAINING/ DEVELOPMENT:

- Institute of Credit Management (ICM) - ACICM
- Saint John Fisher RC High School - A level: English Literature & Language - D
- Saint John Fisher RC High School - GCSE's: 9 GCSE's (B&C Maths & English)

SKILLS:

- Strategic networking
- Operational management
- Business planning
- Change management
- Problem solving skills
- Strategic thinking
- KPI management
- Project Management
- Business development
- Customer service
- Mentoring and training
- P&L management

Operational Team 1

SUMMARY:

A seasoned professional within Operations, Administration, Customer Service and Back-Office. Over 20 years' experience within the Credit and Collection industry. Previously qualified PRINCE2 practitioner and Advanced Excel and Power BI user.

EMPLOYMENT HISTORY (prior to Baker Ing):

Apr 2017 - Feb 2019

Moreton Smith

Team Leader Client Services and Back Office

In addition to the Sales Administration Manager role:

- Responsible for 5 members of staff from the Client Services & Back Office teams.
- Client liaison; including complaint handling and feedback compilation.
- Building bespoke reports and training team members on reporting to clients.

Jan 2016 - Feb 2019

Sales Administration Manager

After taking a break from the Financial Services industry, I returned to work for Moreton Smith having been previously employed by Moreton Smith for over 11 years.

Primary responsibilities:

- To manage our client on-boarding process. To liaise with the sales and operations teams to ensure client requirements are communicated and coordinated. To be the initial point of contact for all new clients.
- To manage client contracting processes and records. Send information documents and file and catalogue client contracts, etc.
- To chair team meetings to discuss new and existing clients, send minutes and act as internal coordinator for all client issues.
- To manage reporting of the sales team pipeline and develop internal systems and processes.
- Ad hoc business analysis projects.
- Administration of internal systems to ensure client accounts are up to date with correct work flow, contact details, reports, etc.

Sep 2014 - Dec 2015

PMA Recruitment

Office Manager

Based in London, and established for 20+ years, PMA Sales Recruitment is an agency specialising in recruiting for sales vacancies at all levels of Business-to-Business roles.

- Providing full Office Management support to the entire business.
- All aspects of the day-to-day running of the office
- Invoicing/ Billing (incl. chasing payments)
- All general administration duties
- Keeping and maintaining employee records, including holiday/sick and other HR duties

- Keeping and maintaining candidate records, including C.V.'s
- Keeping and maintaining client records
- Sourcing all external agents, including for technical equipment, for software and other general services

Dec 2002 - Sep 2014

Moreton Smith

Sales Administration Manager

Providing administration support to Sales team, and PA support to Directors.

Key Skills:

- Level 2 & 3 in Microsoft Excel
- Client liaison
- Travel & diary management
- Microsoft Dynamics CRM

My initial employment with Moreton Smith was as an office junior taking on duties including filing, answering incoming telephone calls and other general receptionist duties. This progressed to an Office Administrator job which while still including the above duties also included data entry and daily banking. I also opened all inbound post and distributed accordingly and arranged the outbound post each evening.

After 4 years with Moreton Smith, I was given a much sort after promotion to Sales Administrator. This role has progressed over the last 8 years from general administration support to the field and telesales teams to a PA role for the field and telesales teams as well as four directors - two sales directors, one operations director and one IT director. I am responsible for diary management of the entire business and travel arrangements for the directors and field sales team. I am also the initial contact for our clients after the point of sale, I liaise with clients directly to set up their accounts accurately. Since the implementation of a new CRM 18 months ago I have helped our sales teams to fine tune the application and am the administrator, overseeing all back-end changes.

2000 - 2002

Various roles within the Retail sector

EDUCATION & TRAINING/ DEVELOPMENT:

- Acuity Training 2023 - Excel Intermediate & Advanced
- QA 2023 - Power BI for Business Users
- PRINCE2 Practitioner 2017 (expired 2022)
- 1996-2001: The Sanders Draper School of Further & Higher Education
 - All GCSE's grades A-C including Maths, English Language and Literature, Science Double-Award and Drama Studies
 - Elected School Prefect, Head of Student Council, Editor of School Yearbook, Very Able Pupils Scheme for Drama Studies

Operational Team 2

SUMMARY:

A motivated administrator who thrives in a busy environment. Excellent interpersonal skills and communication at all levels. Highly organised with a keen eye for detail. Strong understanding of business needs and delivering results on time.

EMPLOYMENT HISTORY

(prior to Baker Ing):

May 2006 - Jan 2023

Roco Verre

Finance & Sales Administrator

To buy and manage stock, processing and distribution of sales orders, dispatch, customer liaison and maintenance of Contemporary Heaven website, Amazon, eBay and Etsy. Responsible for introducing Amazon and eBay to the company generating an additional 50% in revenue.

- Buying and maintaining stock levels of ecommerce products and re-order of stock on analysis of best sellers
- Developing and maintaining relationships with suppliers and customers
- Uploading images and writing descriptions for new products
- Replying to e-mails and telephone enquiries, including quotations for goods and delivery costs for both UK and international customers
- Managing US and European websites and dealing with their enquiries as well as working out commission payments to US and European agents

- Managing dispatch from invoicing to picking and packing
- Negotiating and setting up logistic contracts to achieve the most cost-effective to the business.
- Manage four staff to ensure the effective running of the website.
- Reviewing, monitoring and authorising supplier invoices and applications for payment in accordance with company policy
- Use CorelDraw to plot artwork for the manufacturing of Roco Verre brand.
- Processing card payments and refunds on Worldpay and Barclaycard as well as maintaining all sales and refunds in QuickBooks.
- Entering daily sales stats for UK, Euro, and US Dollar

May 2002 - April 2006

Crystal Art

Administrator

Joined the Sales Department working with the Managing Director assisting in their large contract catalogue sales. My key tasks were:

- Process purchase orders and quotations
- Resolve invoice queries.
- Administer payroll for 24 staff which involved sending monthly PAYE and pension cheques.
- Produce presentation sheets for new products and update price lists.
- Respond to sales leads via telephone, e-mail, or advertising.
- Contact sales agents with new literature and enquiries in their area.

Oct 1989 - May 2002

Miller Fisher

PA

Providing PA and administrative support to the Managing Director, Finance Director and the senior management team. Joined as a secretary to the Sales Team and was promoted to PA to the Managing Director.

- Maintain complex diaries.
- Minute taking
- Arrange meetings, both internally and with clients
- Arrange and book travel.
- Establish and maintain effective client filing.
- Arrange client hospitality events.
- Arrange holiday cover in all departments.

Apr 1985 - Oct 1989

Permanite (part of the Tarmac Group)

Sales & Marketing Assistant

Joined to assist the Sales Manager and was promoted to Sales & Marketing.

- Duties included carrying out mailshots from the large company database and maintaining the database and information systems.
- Working with a team of five in the marketing of the company's literature.

EDUCATION & TRAINING/ DEVELOPMENT:

- O'Levels English Language, French, Italian, History, Geography, Maths and Science
- East Herts College of Further Education certificate in Secretarial Studies and Institute of Linguists passes in French and German.

Operational Team 3

SUMMARY:

I am an experienced Personal Assistant with excellent administration skills and a thorough knowledge of Microsoft Office programmes. I am a conscientious and reliable person with good time keeping skills. I am a very quick learner and thrive on new challenges. I work well using my own initiative as well as being part of a team.

EMPLOYMENT HISTORY (prior to Baker Ing):

Apr 2016 - Jul 2020

Hays Specialist Recruitment Limited

Personal Assistant

Hays plc is a leading English company providing recruitment and human resources services across 33 countries globally. It is listed on the London Stock Exchange and is a constituent of the FTSE 250 Index.

Supporting: CMO (Global Board member to cover maternity leave) General Counsel, Deputy Company Secretary & Pension Manager, and their team (twelve in total)

- Proactive multi time zone diary / inbox and calendar management for four leaders in the business
- Organising meetings, travel and expenses with comprehensive travel itineraries including VISA's and ESTA'S
- Preparing legal documentation for tribunals
- Liaising with key stakeholders - both internal and external

- Manage incoming and outgoing correspondence.
- General office management including archiving, filing and file maintenance.
- Prepare PowerPoint presentations, legal documents, and reports.
- Assisting with contracts and commercial property matters obtaining the appropriate signatures (via DocuSign) and filing the documents
- Domain name monitoring
- Assist the Deputy Company Secretary in organising the Annual General Meeting
- Arranging Pension Trustee and Sub Committee meetings, collating electronic and hard copies of the meeting papers using Diligent
- Liaise with various departments/Senior Managers and Directors within the organisation with queries.
- General administration duties

May 2014 - Mar 2016

Gordon Ingram Associates (GIA)

With over 25 years of experience GIA is a specialist multi-disciplinary surveying and design consultancy. GIA work on some of the most iconic and prestigious developments alongside leading architects and developers in London and major cities throughout the UK and overseas.

Supporting: Three Surveyors

Apr 2015 - Mar 2016

Team Secretary

- Proactive diary, inbox, and calendar management
- Formatting reports and letters in Microsoft Word and creating documents with Adobe programmes.
- Using Photoshop to create risk maps for reports.
- Setting up new job numbers on the internal database
- Inputting timesheets and expenses onto the database
- Filing team emails
- Binding reports
- Arranging meetings with clients
- Meet and greet clients for meetings and prepare refreshments.
- Reception cover when needed.
- Pick up overflow calls.

May 2014 - Apr 2015

Receptionist

- Being the first point of call to greet clients and calling the Team Secretary or PA to inform of the client's arrival.
- Answering and transferring calls to the relevant person
- Updating the intranet as and when is needed.
- Always keeping the reception area tidy
- Opening and distributing all post.
- Franking and sending out all post.
- Booking couriers
- General administration duties

July 2011 - May 2014

McBains Cooper Consulting Ltd

Receptionist

- Being the first point of contact to meet and greet clients.
- Answering and transferring telephone calls in an efficient manner
- Taking meeting room bookings and keeping the meeting rooms tidy and always organised.
- Preparing refreshments and ordering lunches when needed for meetings.
- Always keeping the reception area tidy
- Binding documents and reports
- Opening and distributing all post.
- Franking and sending out all post.
- Taking responsibility for stationery stock and ordering when needed
- Booking couriers and taxi's when needed
- General administration duties

December 2009 - April 2011

Cambridge Magistrates Court

Administrative Officer

- Taking telephone calls and payments and dealing with telephone queries
- Input information onto the police system
- Opening, sorting, and distributing post
- Inputting credit/debit card payments onto Barclay's E-PDQ web-based payment system
- Processing fixed penalty tickets and conditional offers onto Cambridgeshire Constabulary's Northgate systems
- General administration duties

Jan 2006 - Dec 2009

- Various temporary Administration / Receptionist roles

EDUCATION & TRAINING/ DEVELOPMENT:

- **Sep 2004** - Jul 2005: Basildon & Thurrock College - Beauty Therapy Level 2 NVQ
- **Sep 2003** - Jul 2004: Mayflower High School
6th Form AS Level - Media Studies, Sociology, English Literature
- **Sep 1998** - Jul 2003: Mayflower High School - GCSE Level - English Language, English Literature, Maths, Business Studies, Science, Spanish



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ON EMPLOYING THE HIGHEST
STANDARD OF PEOPLE.**