



Job Profile

Position: Senior Credit Analyst	Reports To: Credit Manager
Department: Credit	Location: Dearborn
Status: Exempt	Job Band: Professional

Position Overview: Takes the lead on establishing customer credit lines for a strategic and complex account base, through proactive monitoring and communications with key stakeholders. Actively manage recovery of outstanding trade receivables, proactively resolving problematic customer concerns, minimizing risk and reducing delinquency. Strong relationship manager, focused on meeting sales objectives and customer needs, while mitigating risks to Carhartt and resolving issues timely and creatively.

Essential Responsibilities:

- Based on financial analysis, corporate strategic growth objectives, market data and relationship history, maintain adequate credit lines to drive revenue growth while mitigating risk. Ensure efficient on-boarding for new applicants in accordance with corporate policies and risk profile.
- Maintain a senior and complex portfolio of trade receivables based on an assigned portfolio of accounts to help maximize cash flow to the company. Analyze and recommend changes to credit lines or accounts to be closed or referred for collection.
- Make real-time decisions on incoming orders to determine the appropriate course of action and proactively communicate issues and challenges to management.
- Assist management with cash forecasting, monthly KPI and management reporting, credit committee reporting package and other reporting and analysis as needed.
- Lead department projects, function as a subject matter expert (SME) and take an active role in cross-functional teams to assist in driving quality improvements, processes, and initiatives.
- Take action to drive improvement in DSO, past due trending, deteriorating accounts, and accounts over credit line, and mentor other department personnel on associated best practices.
- Seek out continuous improvements, based on best practices, benchmarking and trends. Leverage systems and technology knowledge to accomplish workload and drive efficiencies.

QUALIFICATIONS

Required Qualifications:

- BS/BA with a Finance or Accounting Discipline
- 5 or more years of experience in B2B Credit & Collections Environment
- 5 or more years Financial Statement Analysis & Credit Assessment Skills
- Applied Knowledge of Credit & Collections Processes and Procedures
- Proficiency in MS Office Suite, with Advanced Proficiency in MS Excel
- Preferred: SAP Proficiency, including UDM Dispute Module
- Preferred: Manufacturing/Retail Industry Experience a Plus

Please Note: 1. All associates are required to understand and act in accordance with the Carhartt Core Values. 2. Carhartt reserves the right to change, modify, suspend, interpret or cancel in whole or in any part, the job duties outlined above at any time and without advance notice to the employee. **Carhartt is an equal opportunity employer.**



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Required Attributes:

- Excellent written and oral communication skills
- Robust negotiation skills exemplifying sound judgement and decision-making ability
- Strong attention to detail and proactive nature, along with the ability to prioritize and control workload/projects as assigned.
- High level of professional judgment and excellent interpersonal skills
- Proven leadership competencies and traits

Working Conditions:

- Open Cubicle Office Space
- Minimal Travel
- Tobacco Free Workplace