

WHAT THE PEOPLE SAY



EXPECTATIONS

Credit Management has definitely lived up to my expectations. When I first started at Aggregate Industries I was expecting a very hands on experience, directly dealing with customers as well as having my own responsibilities which tick the boxes for me as they were the reasons I wanted to pursue a role in credit control rather than staying on at school. I still wanted to gain qualifications whilst working and luckily Aggregate Industries and the Chartered Institute of Credit Management allow me to do so which is exactly what I was looking for.

"Credit has loads of exciting roles to cater for all types of people, which allows you to enjoy work, a key factor when it comes to deciding which career you wish to pursue"

TRAINING

During my apprenticeship within credit services I have had training at the front end of credit, dealing with creating accounts with the New Business Opportunities Team. I have learnt how to manage major accounts. I have also worked with the Surfacing and Contracting Team which deal with the huge contracts Aggregate Industries have with other large organisations as well as training on admin elements within different roles. FWD Training provides coaching and I have regular virtual CICM classes to cover best practice credit management principles.



WHAT I DO

My day to day work can vary massively, which is another thing I love about my job. Different roles can provide different tasks, for example, one day I will be processing applications at the front end of credit control and another day allocating millions of pounds to certain contracts. At the moment I look after a major account which entails a lot of admin based reconciliations, allocations, dealing with query resolutions and not to forget chasing payments.

I love the interaction as I like to see a result with the work I have completed. I really enjoy

dealing with massive accounts that take a lot of work and concentration to complete and the end product of having a clear ledger with a massive multi million pound credit limit is the sort of thing I live for. I also love having my own responsibilities and because of the wide range of interesting and exciting roles that credit has to offer, everyone has the opportunity to take ownership and responsibility for everyday tasks which I think is amazing.

ACHIEVEMENTS

My most recent success is that I reconciled many child accounts that linked to one customer. After sending the reconciled accounts to them, I received an email telling me that thousands of pounds worth of invoices had been passed for payment, which in my eyes is a great achievement.

ADVICE TO OTHERS

Get into the job as fast as you can! I think credit is a great career to pursue because not only does it allow you to encounter new tasks everyday, it also allows you to meet so many great new people as well as gaining loads of new skills. Credit has loads of exciting roles to cater for all types of people, which allows you to enjoy work, a key factor when it comes to deciding which career you wish to pursue.

**BRADLEY ABBOT,
CREDIT SERVICES APPRENTICE
AGGREGATE INDUSTRIES**

"If you are looking for a technical role that also is very hands-on and involves a lot of customer interaction then you couldn't go wrong with working within Credit Control"

TRAINING

I have had a lot of hands-on training within the Credit Control department. I get feedback in my one-to-ones with my supervisor, where we discuss how I've been performing and any ideas we both have about optimising my performance in the workplace, as well as with my CICM studies. As the CICM Apprenticeship is completely new the Credit Control Manager has been supporting my learning so that everyone is informed as to what is expected of me.

WHAT I DO

I have quite a few tasks to handle daily. My main area of responsibility is chasing up customers who are late with payment of invoices. This is usually the side of things that is visible to people outside of credit control, however, there are many other jobs that I do to support our customers and ensure they have everything they need to process invoices timely. I match remittances and clear incoming payments from customers, then follow that up and chase for any outstanding invoices. I send out spreadsheets to customers detailing

costs of the supplies they have received from us each week, and when the month ends, issue a monthly statement of their account. I send out invoices both by post and email at the start of the week to make sure customers know what has been applied to their account for the previous week. In my role there's many aspects I love, but the overall interaction between myself and my customers is something I enjoy more than anything else; it allows me to be on an equal level to the people I deal with on a regular basis, which gives me the chance to build relationships between us.

ACHIEVEMENTS

I have had a few successes I am proud of, but I would say the first time I was able to undertake my tasks without supervision made me feel much more confident in my capabilities.

ADVICE TO OTHERS

It's not for everyone, but if you are looking for a technical role that also is very hands-on and involves a lot of customer interaction then you couldn't go wrong with working within Credit Control.

**LEWIS PACE, CREDIT CONTROLLER APPRENTICE
SMITHS NEWS**



EXPECTATIONS

Since I started in my role at Smiths News as a Credit Controller I have discovered that Credit Management, as a whole, is quite complex. It has lived up to my expectations completely; it has been challenging to grasp, but equally rewarding, as I see myself implementing the knowledge I have gained from my lessons in my work practices on a day-to-day basis.

Discover what apprentices are saying about their experience and training within the credit profession. We have gathered some case studies from different companies to showcase their work and training.

EXPECTATIONS

I didn't actually know about credit management before I found out about the role through my sister, it is a job that not many people know about when leaving school. Since working with in credit I have really enjoyed it.

TRAINING

Training started with an introduction training day, where I was taught about Adecco and how everything works. It was good to get to know more people at Adecco, not just in my office but people from all over the country. I have also had training on how to chase clients in the correct way for example over the phone or via email. Chris Shaw at FWD Training provides support and coaching and I learn more about the theory of credit control and business communications in regular CICM virtual classes.

WHAT I DO

My job involves chasing clients to pay, but on my team (High Risk/91+ Debt Team) an account will only come to us if it has an invoice overdue by 91 days. I either chase this client through email, phone or arrange a meeting if necessary. Also if there are problems with an invoice it is my responsibility to get that invoice put into query where a different team will solve that problem.

SUCCESS

I have been with Adecco for two months and I achieved my target this month. It is also the first time I have had my own ledger of accounts to deal with.

"It is a job that not many people know about when leaving school"

ADVICE TO OTHERS

I didn't know about credit management when I left school, but credit management is an interesting job which never gets boring as you are coming up against new challenges all of the time. Also in credit you can do a lot of different roles, you are not stuck in one specific role. I would recommend to any young person considering credit to definitely give it a go as I have really enjoyed my time so far in credit.

REECE CARROLL
APPRENTICE CREDIT CONTROLLER
ADECCO GROUP



EXPECTATIONS

I didn't know that credit management was a career route and was not aware of the role of a credit controller until I stumbled across the job advert. It is a lot more sophisticated than you would first think

TRAINING

I have attended numerous workshops/ training sessions organised by Adecco specifically for apprentices. The workshops included team building, telephone and email etiquette and how to perform huddles. I also have regular review sessions with Chris Shaw at FWD Training and virtual classes with a CICM teacher.

WHAT I DO

Tasks include:

- Calling clients to chase for payment dates
- Allocating cash
- Resolving certain queries
- Liaising with branches to resolve issues
- Email clients copy invoices, statements.

"It is a lot more sophisticated than you would first think"

I prefer interaction with clients, instead of seeing names and numbers on screens and tapping my keyboard. I am able to interact with my clients and branches and this keeps me interested in my job as one day is never the same. You do have the odd client that chooses to be difficult, however being professional, stern and following protocol normally resolves issues and acquires payments.

SUCCESS

I had a situation recently where a client that I have been contacting for nearly a month eventually paid all the outstanding invoices. My perseverance and professionalism paid off.

ADVICE TO OTHERS

Always be confident, research what a role requires and never give up regardless of the circumstances. Also, always ask questions if you're not sure about something.

HASSEN AMAR
APPRENTICE CREDIT CONTROLLER
ADECCO GROUP

EXPECTATIONS

Credit control wasn't what I was expecting when I first started. I didn't realise how big credit is for the majority of companies. Also, I didn't realise how many people were behind ensuring that credit gets paid in certain businesses. Now that I am six months into the apprenticeship I am more aware of what credit management is and its importance. The work is more enjoyable than I first imagined. The ledgers that we are given bring a massive incentive to reach that target and when a big payment comes in or an account that you know has been difficult is finally paid, I have a great sense of joy and relief.

TRAINING

CICM have provided me with lots of training. We have had a number of lessons to help us develop our skills and pass our end point assessments. Jules Eames, the CICM Tutor is outstanding in the way that she presents lessons and also adapts them to us. It has helped the group understand key areas of our course. Adecco Group has also provided us with training from one of the members of the training team. These training sessions have varied from Huddle board presenting to communication methods. These have seemed to have been very beneficial over the months that I have worked at the company.

WHAT I DO

In my role I prefer it when I receive a challenging client or issue regarding an invoice. This is just because it involves me thinking about a resolution and allows more of a challenge to be put on my shoulders. This is what personally I believe I strive for and within this role plenty of challenges appear.

"I didn't realise how big credit is"

ACHIEVEMENTS

I have managed to hit the majority of my targets since I have started. With a target of nearly £500,000 it isn't the most simplest of things to do. I have only ever missed two targets and that was at Christmas due to bank holidays and days off.

RYAN COTON
APPRENTICE CREDIT CONTROLLER
ADECCO GROUP

