

## **Credit Manager Mid Island Co-op, Nanaimo**

Mid Island Co-op is a dynamic Retail Co-operative with budgeted sales in excess of \$175 million dollars. Based on the fundamental principles of co-operation, we are locally invested, community-minded, and offer lifetime membership benefits. Mid Island Co-op is part of the Co-operative Retailing System (CRS) which is a unique, multi-billion dollar organization and is comprised of a network of approximately 200 autonomous retail co-operatives across Western Canada along with their branch operations, and Federated Co-operatives Limited (FCL).

Mid Island Co-op invites applications for the position of Credit Manager. Are you:

- Looking for employment where you can build a career?
- Interested in work that has a direct impact on local member owners?
- Passionate about serving people and committed to a safe working environment?

If you answered yes to the above – then this may be the perfect opportunity for you!

Reporting to the Senior Finance Manager this role is accountable for the entire credit granting and collection process, including the consistent application of a credit policy, periodic credit reviews of existing customers, and the assessment of the creditworthiness of potential customers, with the goal of optimizing the mix of company sales and bad debt losses.

Roles and responsibilities include but not limited to:

- Managing relations with customers to maximize collections, as well as credit reporting agencies and credit insurance providers
- Developing and standardizing written policy documentation related to the credit and customer set up process
- Interfacing with Petroleum Operations and others to communicate credit decisions and ensure timely review of new customers
- Communicating with customers regarding their applications and account standings; negotiating documentation and payment terms with customers to ensure transactions are properly secured
- Working with collection agencies, lawyers and others as necessary in order to collect accounts
- Resolving credit issues with customers
- Maintaining the corporate credit policy, and recommending changes to the policy as required
- Investigating the largest customer credit applications and visiting the largest customers to establish relations
- Managing the corporate financing program – service cards, card lock
- Processing accounts receivable and incoming payments in compliance with financial policies and procedures
- Performing day to day financial transactions, including verifying, classifying, computing, posting and recording accounts receivables' data
- Researching and resolving account discrepancies
- Working with Gas Bar managers to administer service cards and monitor past due service cards.

This position requires a self-motivated individual who thrives in a fast-paced environment of growth and development, able to work a flexible schedule and has a minimum of 5 years' experience in credit and collections and auditing, as well as a degree or diploma in Accounting, Finance or other related field. A combination of relevant education and experience will be considered. This role also requires a thorough knowledge of credit-related laws, a vast understanding of credit reporting agencies and considerable experience with customer negotiations. Experience with credit scoring systems is preferred. Other qualifications include:

- Proficiency in reading/interpreting financial statements
- Strong communication (verbal and written) and interpersonal skills.
- Excellent analytical, organizational and problem-solving skills.
- Ability to build and sustain professional relationships.
- Excellent customer service skills.
- Alignment with Mid Island Co-op's values of **Community, Respect, Integrity and Teamwork**.
- Computer proficiency in Word, Excel, PowerPoint, and Outlook (JD Edwards preferred).

Mid Island Co-op offers the following:

- Comprehensive Benefits Plan including Extended Health Care, Dental, Life Insurance & Long Term Disability Insurance (premiums are 100% employer paid)
- Employer Matched Pension Plan
- Competitive wages & Bonus Incentive Plan
- Learning opportunities
- Excellent Opportunities for further development and advancement

To be a part of our exciting story, apply today!

Interested candidates are asked to submit a cover letter (including salary expectations) and resume by email to [HR@midisland.coop](mailto:HR@midisland.coop) with "Mid Island Co-op Credit Manager" in the subject line, or in person at #103 -2517 Bowen Road, Nanaimo. We thank all candidates in advance for their interest in this position, only qualified applicants will be contacted.

**Application Deadline March 22, 2019**

WE THANK ALL CANDIDATES FOR THEIR INTEREST, HOWEVER,  
ONLY THOSE SELECTED TO CONTINUE IN THE SELECTION PROCESS WILL BE CONTACTED.