

CHRISTIAN OKOPSKYJ

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PERSONAL PROFILE

A Senior Credit Controller / Manager with 20+ years experience working primarily for companies across a breadth of sectors. Consistent track record of successfully developing, implementing and maintaining effective credit control systems across functions, and assessing credit risk at all stages with an emphasis on reducing debt exposure. Demonstratable experience of leading commercial credit management teams to meet all targets / KPIs successfully.

EXPERTISE

- Directing credit management functions and working with a breadth of stakeholders to meet all targets / KPIs.
- Proven history of motivating, leading and developing teams to deliver exceptional standards of service.
- Expert in ensuring smooth day-to-day operations relating to, cash collection, payment reconciliations, management of DSO levels, KPI reporting and forecasting.
- Reviewing existing credit control operating models and driving continuous improvement.
- Focus on ensuring compliance with regulations / policies and strict adherence by staff at all levels within companies.
- Reporting to senior management on debt statuses as well as related processes.
- Leading implementation of computerised systems across organisations to streamline processes for maximum efficiency.
- Proficiency in the use of IT / software packages including the Microsoft Office Suite (Word, Excel, PowerPoint), SAP, Qlikview, Nest, Fuelsoft and Microsoft Dynamics CRM.

CAREER & ACHIEVEMENTS TO DATE

Senior Credit Controller – Sykes Seafood

Apr 2022 – Present

KEY RESPONSIBILITIES & ACHIEVEMENTS

- Working for a frozen fish and seafood supply group with a turnover of £270m, comprising of 1900 active retail, wholesale, limited company and sole trader accounts.
- Holding responsibility for meeting targets in monthly receivables and keeping bad debt to a minimum.
- Managing multiple ledgers, journals, cash posting, credit limits and term reviews for customers using Creditsafe.
- Liaising closely with Sales / Account Managers regarding overdue and disputed accounts appropriately.
- Establishing and maintaining clear credit control procedures for the function, including formal debt collection procedures where necessary through High Court Enforcement.
- Reporting on KPIs for the team, setting appropriate targets and providing support for chasing debts diligently.
- Completing aged debtors and other financial reports on a monthly basis for review by management teams.
- Performing ad-hoc duties as requested by the Credit Control Manager or other stakeholders within the business.

Credit Manager – Exertis

Jan 2022 – Mar 2022

KEY RESPONSIBILITIES & ACHIEVEMENTS

- Led a team of 4 Credit Controllers and held oversight of 5 large retail accounts totalling £500m of credit / debt.
- Personally managed 3 large key accounts worth £65m credit / debt to mitigate risk to the business.
- Managed all resolution pricing, shortage and return debit note issues in a professional manner.
- Coordinated account reconciliations of high value accounts and investigated discrepancies thoroughly.
- Reported an overview of accounts to the Group Credit Manager and highlighted issues, concerns and achievements on a weekly basis, as well as monthly expected payments.
- Chaired 1-2-1's with Credit Controllers to review performance and facilitate mentoring and support as required.

HIGHLIGHTS

- Year 1 collected £445k; Year 2 collected £629k; Year 3 collected £342k; Year 4 collected £141k.
- Established a new team from scratch and implemented all credit management processes into BAU.

KEY RESPONSIBILITIES & ACHIEVEMENTS

- Undertook pro-active consumer debt management to achieve the lowest available aged debt on Accounts Receivable ledgers, followed FCA guidelines and ensured adherence with GDPR requirements at all times.
- Led a team of Credit Control Agents and drove collection activities to meet all targets / KPIs.
- Acted as the main point of contact for escalation of problematic accounts and resolved issues swiftly.
- Developed team capability through facilitation of training and development of staff members.
- Established yearly and monthly targets for past due invoices, deductions and credits.
- Prepared monthly and quarterly DSO forecasts for senior management stakeholder review.

Credit Manager – Hermon Hodge Ltd**Sep 2015 – Aug 2017****HIGHLIGHTS**

- Directed the removal of 90 inactive insured limits which saved the business c. £2,250 p.a.
- Undertook a system cleanse and reduced credit risk by removing credit limits from 4,168 customers totalling £11.6m with no trade prior to September 2014.
- Managed implementation of a new overdue letter process as well as implementation of a BACS upgrade to the cloud.
- Undertook a review of credit and debit card costs and achieved savings of c. 10% p.a.
- Reviewed and renewed the company's Graydon credit report agreement which achieved substantial annual savings.

KEY RESPONSIBILITIES & ACHIEVEMENTS

- Led a team and undertook all aspects of credit management for a £50m turnover business with 4 trading entities to meet all targets / KPIs.
- Managed an active ledger of 1,445 customers totalling £4m per month, as well as a personal ledger of 335 customers totalling £650k per month.
- Undertook ledger management with responsibility for allocations in numerous currencies (GBP / EUR / USD) and processes to cover cash receipts.
- Maximised cash collection, reduced debt and minimised risk exposure to the business.
- Held authority to make credit decisions and utilised the Euler Hermes online system / Graydon credit reports.
- Worked closely with sales teams to meet their credit requests and requirements, whilst mitigating potential risks.

EARLIER CAREER SUMMARY**Credit Management Team Leader – CMS Distribution Ltd****2013 – 2015****Credit Controller / Customer Service Supervisor – CCI Distribution Ltd****1999 – 2013**

PROFESSIONAL MEMBERSHIPS

- **CICM Member**

EDUCATION

- **GCSEs including English and Mathematics – Harrogate Grammar School**

1988 – 1994