Credit Controller

Society Division:	**Lichfield**
Society Reporting Unit:	**200700**
Location:	**Lichfield**
Reports to *(job title)*:	**Credit Control Co-ordinator**
Number of direct reports:	**4**
Number of in-direct reports:	**N/A**
Budget / Revenue Responsibility:	**N/A**
Key Stakeholders:	**Credit Control Co-ordinator, Funeral, Finance, Solicitors & third-party debt collection agency**
Date of Job Description:	**10/08/2026**

Role Purpose:

Reporting to the Credit Control Team Lead, the Credit Controller is responsible for the effective management and recovery of outstanding debt across a designated portfolio, ensuring cash collection targets are achieved while maintaining positive customer and stakeholder relationships.

The role is accountable for delivering high-quality credit control and debt recovery activities in accordance with Society policies, procedures and control frameworks. Through proactive account management, the Credit Controller will support the reduction of aged debt and contribute to the achievement of wider financial and operational objectives.

The Credit Controller is responsible for managing complex and sensitive debt cases, ensuring timely resolution and escalation where appropriate. The role works closely with internal and external stakeholders to resolve queries, improve payment performance and support positive customer outcomes.

Through accurate reporting, performance monitoring and continuous improvement initiatives, the Credit Controller will support the ongoing enhancement of credit control processes, ensure compliance with agreed service levels and key performance indicators, and contribute to improvements in efficiency, controls and debt recovery performance across the Society.

Role Responsibilities:

- Build and maintain effective working relationships with internal and external stakeholders, including funeral homes, operational teams and finance colleagues, ensuring timely resolution of issues impacting debt recovery, cash collection and credit control processes.
- Manage a designated portfolio of accounts, delivering Credit Control activities efficiently and accurately whilst ensuring compliance with Society policies, procedures, controls and governance requirements.

- Deliver high-quality debt management and recovery services, ensuring customer queries, disputes and account issues are resolved within agreed service levels and contribute to positive customer outcomes.
- Manage complex, challenging and sensitive debt cases, applying sound judgement and adhering to the Society's Credit Policy, escalating significant risks or issues where appropriate.
- Deliver individual cash collection, aged debt reduction and performance targets, contributing to the achievement of Credit Control team KPIs, SLAs and wider financial objectives.
- Produce accurate management information and maintain high-quality account records to support performance monitoring, decision-making and governance requirements.
- Contribute to continuous improvement initiatives by identifying opportunities to enhance processes, strengthen controls, improve efficiency and optimise collection outcomes.
- Support wider business, transformation and system improvement activities as required, adapting to evolving operational priorities and business needs.

Qualifications & Experience:

Essential Qualifications

- GCSE grades A-C in English and Maths

Desired Qualifications

- Experience with Microsoft Excel or similar data tools would be beneficial.
- Experience working alongside third-party debt collection providers and legal recovery processes.

Central England Co-operative Limited,
Central House, Queen Street, Lichfield, WS13 6QD
Registered number: 10143R | VAT Number: 508 037 563