Credit Controller

About the organisation

Age UK Lincolnshire is an independent local charity and a valued member of the Age UK brand partnership. We are a dynamic, forward-thinking, and welcoming organisation, dedicated to supporting over 6,000 people across the county every month. With offices and retail outlets throughout Lincolnshire, we offer a wide range of services, social groups, and activities designed to help older people stay independent, active, and enjoy a fulfilling later life.

Our vision – **a world where older people flourish** – is delivered in the pursuit of our strategic priorities and values:

To improve the lives of older people	Caring & Understanding
To increase our organisation's financial sustainability and contribution to the local economy	Dedicated & Passionate
To be leaders in providing high quality services and achieve customer excellence	Dignity & Respect
To be a partner of choice	Independence
To be an employer of choice for staff and volunteers	Compassionate

We're a growing organisation with over 260 dedicated employees working across 19 departments, supported by more than 200 passionate volunteers. As we continue to expand, we're looking for talented individuals who share our vision and values to join our team. If you're inspired by our mission, aligned with our strategic priorities, and committed to making a difference in later life, we'd love to hear from you.

Our recruitment and selection process

To ensure a fair and consistent approach, all candidates must complete our application form we do not accept CVs. The form is designed to capture key information about your employment history, qualifications, and skills gained through work or education.

We encourage applicants to refer closely to the job description and person specification when completing their application. This helps demonstrate your understanding of the role and how your experience aligns with our requirements.

Once the job advert closes, applications are reviewed by the hiring manager for shortlisting. In some cases, applications may be considered before the closing date if we receive a high volume of interest.

Interview Process and Reasonable Adjustments

At Age UK Lincolnshire, we aim to make our interview process as welcoming, fair, and accessible as possible.

If your application is shortlisted, you will be invited to attend an interview, which may be held in person or via video call (Microsoft Teams) depending on the role and circumstances. During the interview, we'll explore your experience, skills, and alignment with our values and the requirements of the role.

We are committed to ensuring that all candidates have equal access to opportunities. If you require any reasonable adjustments to support you during the recruitment or interview process; such as accessible formats, additional time, or alternative arrangements please let us know when you are invited to interview. We will do our best to accommodate your needs.

Job Description

Job title:	Credit Controller
Department:	Finance Department
Location:	Lincoln (36 Park Street, Lincoln LN1 1UQ)
Hours of work:	35 hours per week
Contract:	Permanent
Responsible to:	Finance Manager
Job purpose:	To lead the day-to-day management of customer debt, income collection and customer billing administration across Age UK Lincolnshire's chargeable services. The postholder will be responsible for protecting organisational income through effective credit control, debt recovery, income monitoring and process improvement. They will act as the organisation's lead officer for debtor management, providing specialist advice, performance reporting and operational support to managers across the charity. The role will contribute to the financial sustainability of Age UK Lincolnshire by improving cash collection, reducing aged debt, identifying income leakage and ensuring that customers are billed accurately and promptly.

Key Responsibilities:

Income Management & Credit Control

- Take ownership of the organisation's sales ledger and aged debt portfolio.
- Monitor and manage outstanding debt across all chargeable services.
- Produce and review aged debt reports, identifying high-risk accounts and emerging trends.
- Develop and implement debt recovery plans to improve collection performance.
- Contact customers, family representatives, deputies, attorneys and other authorised parties regarding outstanding balances.
- Escalate cases where debt recovery action is required.
- Maintain accurate records of all debt recovery activity.

Income Assurance
- Investigate and resolve billing discrepancies.
- Work with operational managers to ensure customer charging arrangements accurately reflect services delivered.

Performance Monitoring & Reporting
- Produce monthly debtor performance reports.
- Report significant issues, risks and trends to Finance Management.
- Support forecasting activities by providing information on debt recovery performance and debtor trends.

Customer Accounts Administration
- Create and maintain customer accounts within finance and operational systems.
- Process amendments, suspensions and account closures.
- Maintain accurate customer and billing records.
- Reconcile customer accounts and investigate anomalies.
- Process account adjustments, write-offs and refunds in accordance with organisational procedures.

Direct Debit Administration
- Manage the administration of Direct Debit collections.
- Process new instructions, amendments and cancellations.
- Investigate failed collections and rejected payments.
- Liaise with customers and banks regarding payment issues.
- Ensure compliance with Direct Debit requirements and internal procedures.

Customer Service & Relationship Management
- Act as a central point of contact for customer account and debt-related queries.
- Provide a professional, supportive and customer-focused service to older people and their representatives.
- Liaise with service managers, operational teams and external stakeholders to resolve account issues.
- Support customers experiencing financial difficulties by identifying appropriate payment options and escalating concerns where necessary, including internal referrals.

Systems, Controls & Continuous Improvement
- Support the development and improvement of finance administration processes.
- Identify opportunities to improve efficiency, automate processes and enhance reporting.
- Assist with the development of Finance System and associated systems.
- Maintain strong financial controls and audit trails.
- Contribute to service improvement initiatives across Finance and Business Support.

Compliance & Governance
- Ensure all activity is undertaken in accordance with organisational policies and procedures.
- Maintain compliance with data protection requirements and confidentiality standards.
- Support internal and external audit requirements.
- Ensure debt recovery activities remain fair, proportionate and consistent with the organisation's values.

Decision Making

The postholder will:

- Prioritise debt recovery activities.
- Agree payment arrangements within authorised limits.
- Recommend account adjustments and debt write-offs.
- Escalate high-risk debt cases.
- Recommend improvements to income collection processes and procedures.
- Undertake all other reasonable duties as directed by your Line Manager to support the ongoing operation and success of the team.

Person Specification

E	Essential	D	Desirable	A	Application	I	Interview

Experience

Significant experience within a finance, sales ledger or credit control environment.	E	A/I
Experience managing customer accounts and debt recovery processes.	E	A/I
Experience producing and analysing financial reports.	D	A/I
Experience dealing with sensitive customer situations.	E	A/I
Experience using finance systems and Microsoft Excel.	E	A/I
Significant experience within a finance, sales ledger or credit control environment.	E	A/I
Experience managing customer accounts and debt recovery processes.	E	A/I
Experience producing and analysing financial reports.	D	A/I

Knowledge

Credit control principles and debt recovery processes.	E	A/I
Sales ledger administration.	E	A/I
Financial controls and audit requirements.	E	A/I
Data protection and confidentiality requirements.	E	A/I

Education & Qualifications

GCSE English and Mathematics (or equivalent).	E	A/I
AAT qualified, studying AAT, or equivalent experience	E	A/I

Personal Qualities

Strong analytical skills.	E	I
Excellent communication and influencing skills.	E	A/I
Ability to build effective relationships across departments.	E	A/I
Ability to manage competing priorities and workloads.	E	A/I
Good problem-solving skills.	E	A/I
High level of accuracy and attention to detail.	E	A/I

Additional Information

Probation Period

All employees at Age UK Lincolnshire are subject to a six-month probationary period. This allows both you and the organisation time to ensure the role is the right fit, and to provide support and feedback as you settle into your position. During this period, performance, conduct, and overall suitability for the role will be reviewed in line with our policies and values.

DBS (Disclosure & Barring Service)

This post requires an enhanced DBS check (adult's barred list).

Conditions of Employment

- Receipt of two satisfactory references (one must be a professional reference from your current or most recent employer; neither may be related to you)
- Proof of your right to work in the UK (please visit https://www.gov.uk/prove-right-to-work to find out what documents we can accept as proof of identity)
- A satisfactory enhanced certificate issued by the Disclosure and Barring Service (please visit https://www.gov.uk/government/publications/dbs-identity-checking-guidelines/id-checking-guidelines-for-standardenhanced-dbs-check-applications-from-1-july-2021#group-1-primary-identity-documents to find out what documents we can accept as proof of identity)

To find out more about this role please email HR@ageuklincolnshire.org.uk or call 01522 696 000 and ask to speak to a member of the HR team.