

# **Credit Risk Analyst**

BRUSSELS

# **External Description**

### **Credit Risk Analyst**

bpostgroup strives to create an inclusive environment with challenging projects and inspiring collaborations. With our employees at the heart of our organization, we don't believe in jobs, we believe in careers. We're now looking for a financial controller who will make us move.

#### Your mission:

# • Credit analysis and Credit collection

As a Credit Expert you are responsible for the risk management of bpost and other group entities' portfolio, with a focus on foreign companies, and the most complex cases for Belgian companies. Based on your validation of credit information (credit limit, rating, possible guarantees) and your analysis of the company's balance sheet (reading of solvency reports, ratio calculation), you provide our sales department with financial recommendations and advise. In order to have a good understanding of the global Order to Cash Management process, you will also be responsible for the credit collection (recall letter, negotiations with the client) of a small client's portfolio.

# Problem solving

You will coordinate efforts amongst finance and sales department in order to resolve problems, for the benefit of the customer, with "customer satisfaction" value in mind.

# Continuous Improvement

Lean is your key word in your daily activities. From your role, you take a critical look at the processes and workflows that exist today. As an organisation in full change, it is also the intention to make efficiency gains within this area of expertise and we need you for this.

# Your profile:

We do not only deliver letters and parcels, but also opportunities. This job is open to all with diverse backgrounds and talents, possessing the following skills:

- § You have a contagious passion for finance and your Master's degree in economics, business administration proves this;
- § You hold a Master's Degree with a financial orientation and you can rely on a first relevant experience in the finance department of a commercial company.
- § Good notions of commercial law will be considered as an asset.

- § In order to communicate with your internal and/or external customers, you should speak Dutch and French, but of course your international customers will also be happy to communicate with you in English.
- § You are able to challenge with respect and convince with fact-based arguments.
- § You are a driven individual and have demonstrated in previous experiences to take ownership and build autonomy within your domain, while at the same time integrating well within the team to jointly build the full picture.

#### Our offer:

Like a long-awaited parcel, we want to make you feel welcome and valued. Our offer includes:

- Competitive monthly salary
- Meal vouchers
- · Hospitalization-, group- and disability insurances
- · A phone subscription
- · 20 days of statutory leave and 7 additional extralegal days off
- · An end-of-year and performance-based bonus and double holiday pay
- · Many benefits from more than 100 bpost-partners

## Why bpostgroup?

bpostgroup is Belgium's leading postal operator and a growing parcel & omni-commerce logistics partner globally. With a **focus on social and environmental sustainability**, we aim to be a trusted guide in a changing world. As our newest team member you will:

- Become part of the **bpostgroup family** with a unique atmosphere and culture.
- Enjoy a **dynamic work environment** with a hybrid model allowing for flexibility.
- Have access to continuous learning and development opportunities.
- · Have a direct **impact on decision-making** in an international success story.
- Thrive in a **leadership culture** centered on visioning, sense making, innovation, and relating, empowering you to lead effectively in our forward-thinking organization.

#### #LI-DNI

Find out more about bpostgroup

# No match?

Explore other exciting job opportunities with us.

# Why bpost?

Like many other companies, we offer, in addition to a monthly salary, a wide range of benefits, including meal vouchers, hospitalization insurance, group insurance, disability insurance, 20 days' leave and 7 additional statutory leave days, an end-of-year bonus, double holiday pay and many benefits for more than 100 bpost partners.

This is where we really stand out:

- You will have the opportunity to participate in a project of great social importance.
- Decisions are taken here in Belgium. At the same time, you are part of an international story, thanks to our many activities in Europe, US and

Asia.

- You will find yourself in a company in a state of flux. Admittedly, this creates some complexity, but above all a lot of challenges and innovative projects.
- The atmosphere, the collegiality and the friendly bpost culture is unique.

As an international service provider of parcel and e-commerce logistics, we create real connections between millions of people, businesses and communities. Our team of over 34,000 employees is our greatest asset in this story. Thanks to them, we continue to play a key role in our rapidly changing society.