

# ANDREW HAY

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## Professional summary

A commercially aware ambitious individual who seeks to advance himself to the highest attainable position achievable. A self-motivated change agent, realistic and adaptable and a pragmatic problem solver, I have a practical ability in implementing tasks , I am diplomatic when required , loyal with a strong work ethic. I relish improvement through coaching and development of myself and others, I am a team leader and a team player, supportive always. I measure myself on my success and that of my team and take accountability for failure. At all times seeking improvements and opportunities. I believe my experience as a leader, my maturity and my desire to succeed are valuable assets as are my strong belief in Success through best in class Customer service at all stages of the journey.

## Skills

- Administrative
- Arrears visitation
- Financial difficulty assessment
- Vulnerability assessment
- Personnel management
- Personnel development
- New product introductions
- Results-orientated
- Customer needs assessment
- Customer relations
- Strategic planning
- Recruitment and talent development
- Talented multi-tasker

## Work history

**Area Manager**, 01/2009 to 01/2019

### Provident Financial

- Responsible for 22 Employed Staff with a 3600 Customer base covering the geographic area of Pembrokeshire, Carmarthenshire and Ceredigion.
- Target driven to produce weekly, Monthly, Sales and Collections targets through the issuing of personal loans in the Non-Standard market and ensuring weekly debits collected.
- Achieved via a team of Customer Experience Managers calling at the home weekly to collect contracted payments. Arrears control, HR, all administrative tasks associated with the role including Audit responsibility, Customer potential vulnerabilities and financial difficulties.

**Regional Operations Manager, Agent**, 01/2015 to 01/2016

- IC Duties/secondments Various Regional coverage throughout the Midlands and West Country, covering leave Home Credit.

**Regional Operations Manager**, 07/2013 to 12/2013

- Secondment to the South Coast Region with in Provident and responsible for five Branches, Crawley, Brighton, Mid Kent, Hastings, Worthing, Full control over five Area Managers and Staff, Target and Budget driven.

**Deputy Area Manager, 01/2008 to 01/2009**

- Responsible for 4 Employed and 20 Self Employed Collections Agents in the Home Credit market, Target driven to produce weekly, Monthly, Sales and Collections targets through the issuing of personal loans in the Non-Standard market and ensuring weekly debits collected.
- Achieved via a team of Customer Experience Managers calling at the home weekly to collect contracted payments. Arrears control, HR, all administrative tasks associated with the role including Audit responsibility.

**Greenwood Personal Credit Brand Development Manager, 01/2004 to 01/2008**

- Responsible for the development of the Greenwood Brand, a subsidiary of Provident Financial in Pembrokeshire, Target driven to produce weekly, Monthly, Sales and Collections targets through the issuing of personal loans in the Non-Standard market and ensuring weekly debits collected.
- Achieved via a team of Customer Experience Managers calling at the home weekly to collect contracted payments. Arrears control, HR, all administrative tasks associated with the role including Audit responsibility.

**Development Manager, 01/1997 to 01/2004**

- Responsible for a team of Self-Employed Agents, issuing and collecting small cash loans in the home, target driven with budgets to achieve.
- The role included control of arrears through home visits.

**Credit Agent, 01/1996 to 01/1997**

**S&U Stores, Neath**

- Responsible as a Self-Employed Agent to service Customers throughout Pembrokeshire with Cash loans and a collection service.

**Unit Manager, 01/1993 to 01/1996**

- Ruchlaw farm produce, Stenton, East Lothian Production on a 550 Sow Breeding unit.

**Security Guard, 01/1991 to 01/1993**

**Driver**

- Bourne Leisure, Haggerston castle, Berwick, Berwickshire Security of Holiday park.

**lorry Driver, 01/1989 to 01/1991**

**Pembrokeshire county Council, Pembroke dock, Pembrokeshire,**

**Main Battle Tank Crewman, Swingfire Controller, 01/1981 to 01/1989**

**British Army**

## **Education**

2000

**University of Glamorgan -**

PGC/PGD management Management of financial information (half), credit Rating 7.5 Pass

Organisational Environment, credit rating 15.00 Pass Organisations , management and learning , credit rating 15.00 Pass

English, 1981

**Berwickshire High School - Duns, Berwickshire**

Grade A SCE History Grade A SCE Geography Grade DSCE Biology Grade E SCE Arithmetic