

ADRIAAN DEIJS



CREDIT RISK OPTIMIZATION & PROCESS IMPROVEMENT SPECIALIST

CONTACT

+31 (0)6 27 96 56 23
adriaandeys@gmail.com
LinkedIn.com/in/adriaandeijs
Amsterdam, The Netherlands

CORE SKILLS

Credit Risk Analysis
Financial Statement Analysis
Country Risk Analysis
Debt Restructuring
Tax Debt Negotiation
Collections Management
Minimizing Bad Debt
Receivables Management
Dispute Resolution
Process Optimization
Process Automation
Compliance
Stakeholder Management

TECHNICAL SKILLS

MS Excel (Advanced Modelling)
SAP, SAP BW
AI Prompt Engineering (Advanced)
Tableau
SQL (Intermediate)
Financial Reporting Software
Monday, Trello, ClickUp
Google Workspace
PHP, HTML, CSS (Basic)
JavaScript (Basic)

PROFILE

A Credit Risk and Process Improvement Specialist with 15+ years of experience. At global corporations like Nike and Booking.com, I transformed credit operations by automating core workflows, implementing controls, and redesigning risk policies. Currently, at the Dutch Tax Authority, I apply rigorous financial analysis and compliance frameworks to resolve complex debt restructuring cases. My approach is grounded in data, compliance, and cross-functional collaboration, balancing strategic growth with robust risk controls.

WORK EXPERIENCE

TASKFORCE SANERINGEN (RESTRUCTURING & DEBT RELIEF) 2024 – Present

Belastingdienst (Dutch Tax Authority), via EY · Amsterdam, NL

- Assessed the viability of businesses with unsustainable tax debts through deep financial health checks and multi-stakeholder investigations.
- Analyzed formal debt-restructuring requests, balancing commercial viability, creditor interests and compliance with applicable laws and regulations.
- Guided companies whose requests were rejected, breaking down complex tax legislation into clear, compliance-safe alternatives.

Key achievement: Resolved long-stalled, multi-year cases by combining strategic negotiation with a pragmatic, solutions-oriented approach, unlocking agreement where previous efforts had failed.

CREDIT AND RISK ANALYST 2018 – 2024

Nike Inc. European Headquarters · Hilversum, NL

- Led in-depth credit-risk evaluations across Nike's European portfolio, analyzing financial statements and retail metrics to control exposure and assess customer viability.
- Developed and aligned strategic credit policies, establishing a standardized framework for consistent risk management and credit decisions across Europe.
- Designed and implemented financial process improvements with cross-functional teams, boosting operational efficiency and reporting accuracy.
- Delivered critical financial insights on credit risk and customer viability, guiding strategic decisions for key stakeholders.

Key achievements: Managed the financial side of a large-scale strategic divestiture, closing it without increasing the bad-debt provision through cross-departmental collaboration and risk control; implemented automation across core workflows to enhance team performance and efficiency.

CREDIT AND CLAIMS SPECIALIST 2016 – 2018

Nike Inc. European Headquarters · Hilversum, NL

- Managed a high-value strategic account portfolio in the Benelux through proactive credit controls, performance monitoring and credit approvals.
- Directed timely reconciliations, month-end reporting and comprehensive credit evaluations with the global credit team, ensuring accuracy and compliance.
- Designed and applied credit-control measures that helped reduce post-invoice claims.

Key achievement: Oversaw all credit and risk management for the largest strategic accounts in the Benelux, driving portfolio growth while minimizing credit exposure.

EDUCATION

B.Sc. Business Administration (HBO)

Amsterdam University of Applied Sciences (HvA)
2007 – 2011 · Amsterdam, NL

International Business (Erasmus Exchange)

Berlin School of Economics & Law
2010 · Berlin, DE

Socio-Legal Services (MBO), Associate Degree

ROC Amsterdam
2003 – 2006 · Amsterdam, NL

CERTIFICATES

CIMA Professional Qualification

Chartered Institute of Management Accountants
Qualified March 2016

LANGUAGES

Dutch	Native
English	Fluent
German	Intermediate

AI & AUTOMATION

Hands-on with AI-assisted analysis, prompt engineering and workflow automation to accelerate reporting, research and process design.

WORK EXPERIENCE CONTINUED

CREDIT RISK SPECIALIST

2012 – 2016

Booking.com Headquarters · Amsterdam, NL

- › Managed the full cycle of global credit risk: identifying, quantifying and mitigating exposure to bad debt across global markets.
- › Guaranteed adherence to financial regulations, including SOX compliance, by actively monitoring internal and credit-control processes.
- › Drove risk-reducing improvements by identifying key issues in credit policy and collaborating with management, sales and credit control.
- › Established and managed contracts with large collection agencies globally, leading negotiations and ensuring compliance with performance standards.
- › Acted with the team as lead advisor for Credit Control on escalated cases: bankruptcies, write-offs and high-risk account management.

Key achievement: Architected and implemented Booking.com’s first global credit-risk processes and procedures as a key member of a small, agile team, contributing to financial stability during rapid global expansion.

CREDIT CONTROLLER

2011 – 2012

Feenstra · Amsterdam, NL

- › Conducted comprehensive credit-risk assessments for new lease applications to determine financial stability and mitigate exposure.
- › Executed proactive collection strategies for overdue accounts to reduce outstanding debt and improve cash flow.
- › Developed strategic solutions to resolve receivables while maintaining a positive customer experience and strong client relationships.

Key achievement: Managed the end-to-end approval process for a high volume of new lease applications, performing credit checks to assess viability, alongside full-time studies.

CREDIT CONTROLLER

2007 – 2009

International Card Services (ICS) · The Netherlands

- › Conducted detailed credit investigations and financial-data analysis to perform accurate credit-limit assessments.
- › Assessed customer creditworthiness to implement effective risk-mitigation strategies for new and existing accounts.
- › Managed debt-collection processes by negotiating payment solutions while ensuring full regulatory compliance.

INTERSHIPS

COUNTRY MANAGER NETHERLANDS

2010

Young Internet · Berlin, DE

- › Managed online brand and social-media activities for the Netherlands, increasing engagement and visibility.

SPECIAL COLLECTIONS OFFICER

2004 – 2005

UWV, Social Security Premium Collections (Government) · Amsterdam, NL

- › Collected social-security contributions from businesses.