

## Role specification.

### Role Title: Credit Manager (Development)

Region(s)	Head Office (Manchester Green)
Reports to	Head of Credit
Contact	<a href="mailto:hr@assetzcapital.co.uk">hr@assetzcapital.co.uk</a>
Salary	Dependent upon experience, plus benefits

### Role Purpose

As a Credit Manager you will be responsible for maintain the credit quality of new loans presented to the Company through the use of the Company's Credit Models and Policies, so that lenders do not take undue risk with their capital. To be successful in this role, you will need extensive development knowledge and experience.

### Responsibilities

- Adhere to a Sanction Limit of up to £5,000,000, subject to our Company sanctioning matrix.
- Assist the Head of Credit in the development and recommendation of commercial loan objectives, policies and practices, establishing internal loan controls and written policies and procedures for Board approval.
- Ensure that all new Credit reports comply with the Company's Credit Policies and guidelines.
- Report and provide recommendations to the Head of Credit on any exception to the above, via the response tracker.
- Advise the Head of Credit of concentration risks around new business opportunities presented to the Company and suggest mitigants to the risks.
- Identify policy, process and procedure shortcomings and recommend improvements.
- Keep abreast of current and competitive rates and activities, including regulatory issues, and incorporate such into all sanctioning decisions.
- Ensure day to day risk controls are adhered to.
- Conduct pre-application discussions with Relationship Directors to assess appetite.
- Ensure appropriate attendance and contribution at both Deal Forum and Borrower Review Forum.
- Ensure all pricing requests are responded to within agreed Service Level Agreements.
- Ensure that Sighting Papers presented by Relationship Directors are responded to with agreed Service Level Agreements and they fully set out reasons for; approval / decline or provide alternative terms / structures if appropriate.
- Ensure that Credit Reports presented by Relationship Directors are responded to within agreed Service Level Agreements and they fully set out reasons for approval / decline or provide alternative terms / structures if appropriate. This will be contained within the Sanctioners Comments sheet.
- Respond to questions raised by lenders regarding loans via the website Q&A.
- Liaise with members of the Deal team on each specific new loan to ensure that new loans progress to drawdown in as timely a manner as possible.
- Check all new loan agreements to ensure they comply with sanction, in respect of conditions and covenants before they are released to borrowers lawyers.

- Check that all Financial Conditions Precedent have been met prior to drawdown of new loans.
- Attend meetings of other departments within the Company as appropriate in order to promote and enhance credit knowledge within the Company overall.
- Retain post-deal monitoring responsibility for all development loans, undertaking ongoing tranche drawdowns, completing lender updates and updating phases on receipt of sales proceeds.
- Undertake Lender votes.
- Provide redemption figures and loan statements.
- Attend client meetings where appropriate.
- Provide training and support for all new relationship staff.
- Complete annual reviews / PDPs of direct reports in a timely manner if appropriate.

## Skills and knowledge

- Extensive development funding credit experience.
- Able to make informed decisions in respect of new deals presented to the Company.
- Have an awareness of the wider business and take a commercial approach.
- Strong and confident decision maker.
- Good communication skills both internal and external to the Credit Department.
- Awareness of how issues within the Credit Department affect the wider business.
- Good attention to detail and accuracy.
- Excellent organisational skills, taking personal responsibility for workflow.
- A good understanding of Microsoft Word and Excel.
- Educated to GCSE level or equivalent.
- Experience of working in an FCA (or similar) regulated environment.
- Experience of working in a similar role in the financial services sector.
- Excellent knowledge of loan, security and financial documents.

## Benefits

- 25 days holiday, rising to 27, plus statutory bank/public holidays
- Birthday Leave
- Hybrid working
- Flexible Working Hours
- Pension Scheme
- Healthcare benefits
- Life cover
- Staff Share Pool Bonus Plan
- A relaxed and committed, environment supported by an enthusiastic team

### Main Office

Assetz House, Manchester Green  
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