

Role specification.

Role Title: Relationship Director – Bridging & Intermediary

Region(s)	National
Reports to	National Commercial Director/Regional Directors
Contact	hr@assetzcapital.co.uk
Salary	Dependent upon experience plus car cash plus bonus

Role Purpose

As a specialist Relationship Director, you will be a 'go to' point of reference for internal/external enquiries for bridging loans and an increasing range of structured funding solutions designed to broaden the Assetz market opportunity whilst also providing an enhanced service solution for our established relationships.

You will work with Relationship colleagues, customers and introducers to deliver the right lending solution for their needs, whilst exceeding personal income targets and contributing to the Company surpassing its business targets.

You will be a highly motivated commercially astute self-starter, who is diligent, with an eye for detail and with excellent credit skills that enable you to 'triage' quickly to identify or innovate the appropriate funding solution. Able to work in a fast paced and entrepreneurial environment, you will be a best-in-class business developer, consistently show great energy and enthusiasm for the pursuit of new business, and someone who enjoys exceeding personal income targets whilst maintaining role model behaviours.

You will leverage and expand your network of loyal quality introducers, professionals and former customers alongside targeted direct approaches to originate, structure and present fundable solutions. Due to our typically bespoke approach to lending, it is recognised that many high-output, volume driven larger brokerages do not currently transact meaningful volumes of business with Assetz, and so you will leverage the more structured nature/criteria based new loan products to grow our relevance and volumes with these institutions.

Strong operational support will be provided by a dedicated specialist underwriting/team who will manage the loan execution delivery under your leadership to include populating and maintaining internal systems, creating and presenting credit reports, instructing professionals, and liaising with the borrower and external parties to ensure timely reliable completion and an outstanding delivery experience for the borrower/broker. Where required a 2-4 week execution is intended for a straightforward bridging transaction.

If you enjoy working to a clear script, then this is not a role for you. Lateral thinking and a desire to find a solution rather than saying 'no' is essential.

The role is home/field based with a national reach.

Outcomes required in the role

- Develop and implement a clear growth strategy and action plan
- Achieve monthly, quarterly and annual personal targets
- Significantly contribute to the Company's monthly and annual targets
- Maintain and develop new and existing relationships to increase the frequency and quality of new business introductions
- Consistently maintain high professional standards as the face of Assetz Capital
- Live the values of 'Fairer Growth For All' in every aspect of the job

Responsibilities

Pre-credit:

- Fielding and initial analysis of loan enquiries including an assessment of pricing and issuing Indicative Terms
- Oversee preparation of indicative term sheets (decisions in principle) and formal term sheets (offer letters) and managing the receipt of pre-deal fee income, e.g. commitment fees and professional fees
- Oversee production of documentation for the credit process (e.g. credit report)
- Oversee instruction of professionals, e.g. valuers, monitoring surveyors and solicitors
- Actively managed contact strategy with frequent and timely follow-up to ensure rapid deal progression and so ensure a warranted perception of outstanding customer service and reliable delivery
- Maintain a strong business pipeline.

Post-credit:

- Drive the process as required through to loan drawdown, by being instrumental in liaising with all relevant internal and external parties, including brokers/borrowers, solicitors, valuers, monitoring surveyors, Relationship Support Team, Credit Risk team, Lender team, and Accounts team
- Your specialist support team will maintain deal details and progression in the CRM system
- Oversee preparation of pre-drawdown checklist, based on approved credit report
- Liaise with the Lender team to list loan for funding
- Collation and provision of all pre-drawdown information and documents to Credit Risk and Accounts Team for approval to call for funds
- Advise Credit Risk team of drawdown and agree responsibility with them for post-deal monitoring of all Conditions Subsequent, Covenants, Lending Formulas etc
- Timely escalation of any adverse information received regarding a borrower/loan

Developing New Business from existing relationships:

- Full awareness of the Company's product range and target market for both borrowing and lending customers
- Identify and cultivate new business opportunities
- Escalate ideas for new product development
- Provide outstanding service and reliable turnaround times for internal colleagues (RDs/SRM) who will become a significant source of business
- Proactively find ways into larger brokerages with active management of these relationships to include presentations at their periodic internal sales meetings
- Play an important role in the design and implementation of marketing and promotional activities/social media to ensure maximum visibility and exposure for your areas of business
- Identify and cultivate property development, larger commercial mortgage and bespoke loan opportunities for referral to relationship colleagues
- Adhere to all Company policies and procedures and treat customers fairly at all times.

Skills and knowledge

- Excellent understanding of the concept of peer-to-peer lending and how it works
- SME and property banking background with extensive secured loan experience
- Knowledge of different deal structures and when to use them
- Full understanding of typical banking security including, but not limited, to legal charges over land and other assets, debentures, guarantees and associated documents such as deeds of priority
- Ability to write/review credit reports setting out the deal parameters and identifying key risks and mitigants
- Demonstrable track record of consistently hitting/exceeding targets
- Relationship building acumen
- High standard of written and verbal communication skills
- Outstanding interpersonal, negotiation and influencing skills
- Ability to multi-task and work to tight deadlines.
- Computer literate to include use of MS Office 365
- Professional people skills
- Well organised with the ability to multi-task
- Decisive
- Excellent attention to detail and accuracy.
- Maintain the core aspects of Treating Customers Fairly

Benefits

- 25 days holiday, rising to 27, plus statutory bank/public holidays
- Birthday Leave
- Flexible working hours
- Pension Scheme
- Healthcare
- Life cover
- Staff Share Pool Bonus Plan
- A relaxed, committed, and enthusiastic team-oriented work atmosphere

Main Office

Assetz House, Manchester Green
335 Styal Road, Manchester M22 5LW

T 0800 470 0431
E enquiries@assetzcapital.co.uk
W assetzcapital.co.uk

Assetz SME Capital Limited is a company registered in England and Wales with company number 08007287. Assetz SME Capital Ltd is authorised and regulated by the Financial Conduct Authority in respect of its peer-to-peer lending platform only. 'Assetz Capital' is a trading name of Assetz SME Capital Ltd. Assetz SME Capital is registered with the Office of the Information Commissioner (Reg No: Z3338899) for data protection purposes.

Assetz Capital also offers Coronavirus Business Interruption Loan Scheme ("CBILS") loans to corporate borrowers through Assetz Capital Lending Limited. Assetz Capital Lending Limited is a company registered in England and Wales with company number 12632494. Assetz Capital Lending Limited is not authorised or regulated by the Financial Conduct Authority. Assetz Capital Lending Limited is registered with the Office of the Information Commissioner (Reg No: ZA759694) for data protection purposes.