

Role specification.

Role Title: Relationship Director - Portfolio

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

Role Purpose

As a Portfolio Director you will join a professional, motivated and committed team in one of our regional networks of Relationship Directors. A highly responsible role you will be an experienced lending professional with considerable expert knowledge across all commercial sectors with a particularly well-developed expertise in the area of property development funding.

The core business of Assetz is the origination and after care of property secured commercial loan facilities with a significant weighting towards funding property development.

You will work as a unit alongside one or more of our 'Stretch' Relationship Directors, who are tasked with challenging new business origination objectives, where you will act as a key point of contact to all professional parties involved in the loan origination process including brokers, valuers, solicitors, borrowers etc. You will ensure that all internal parties, including Credit, Relationship Support Team and the Relationship Directors, are kept fully apprised of progress and are properly coordinated to ensure the timely and efficient delivery of each new loan.

Post drawdown, the external relationships will be managed jointly with the Relationship Director who will continue to carry primary responsibility for delivering follow-on lending opportunities. As Portfolio Director, you will now take the lead and responsibility for portfolio risk management to include diligent overview of monitoring surveyor drawdown reports and undertaking periodic site visits as required by policy and demands of the scheme.

Very much a part of the Origination Team you will help provide seamless integration and working with Credit and the Relationship Support Team (RST)

Reporting to the Regional Director additional tasks and responsibilities may be added according to the challenges and opportunities facing the regional team.

Responsibilities

- Instruct (via RST) and regularly liaise with valuers, solicitors and other professionals
- Liaise with brokers and borrowers and keep them fully updated on progress during the property loan drawdown
- Manage and deal with loan drawdown queries in an efficient manner
- Raise any areas of concern in a timely manner to allow remedial action to be taken
- Input accurate and up to date information on to the Customer Relationship Management system
- Consider and precis complex deals in collaboration with the Relationship Director in order to 'triage' as supportable or innovate alternative solutions in order to maximise every opportunity
- Assist Relationship Directors in completion and presentation of Deal Forum papers and full credit reports
- Following submission of each credit report, liaise and work closely with the Credit Team and RST to ensure timely completion
- Act as conduit between the Relationship Director and other departments within the Company in the course of new origination and management of established relationships
- Proactively chase outstanding deals with broker / borrower
- Undertake ad hoc project work and initiatives as directed
- Manage the ongoing credit risks associated with monitoring multiple tranche drawdown property development facilities
- Demonstrate role model behaviours by doing all things wholeheartedly, communicating with passion and enthusiasm
- Provide cover for all responsibilities when the Relationship Director is away on holiday or unavailable
- Adhere to all Company policies and procedures and treat customers fairly at all times.

Skills and Knowledge

- An experienced lending professional with the knowledge required to interrogate complex new borrowing enquiries and structure the optimum solution for the borrower within Assetz
- Knowledge of the loan drawdown process
- Outstanding interpersonal and communication skills
- Relationship building acumen
- Well organised with the ability to multi-task
- Flexible with a can-do attitude
- Ability to work to tight deadlines
- Excellent written skills with a keen eye for detail
- Industry knowledge
- Proactive and highly self-motivated
- Proven track record of taking ownership and effectively managing projects.
- Computer literate to include use of MS Office 365
- Experience of working within a FCA (or similar) regulated environment
- Confident information gatherer

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 and committed environment supported by an enthusiastic team

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

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