



JOB DESCRIPTION

Job Title: Business Manager (Exeter area based)

Main Purpose of Job:

To manage and assist in the delivery of the company's loan funds for business start-ups and SMEs in the South West region, primarily in Devon and surrounding areas.

Environment:

SWIG Finance is a Responsible Finance Provider. As a lender and manager of funds, we are committed to providing viable SMEs and start-ups with access to finance in the South West region. We are a Delivery Partner of the British Business Bank's Start Up Loans and Enterprise Finance Guarantee schemes.

This position will require working from home and our Exeter office, as well as working out in the field and occasionally visiting our HQ in Truro.

Responsible to:

Managing Director

Duties and Responsibilities:

1. To generate new business through personal networking and contacts
2. Undertake loan appraisals including risk assessment of the business proposition and affordability of finance for the borrower
3. Completion and submission of all required documentation relating to the lending decision
4. Uploading and monitoring of data on the loan management system
5. To contribute towards agreed delivery targets
6. To promote the Company in order to raise profile as appropriate
7. To maintain positive customer relationships with own portfolio clients
8. Liaise with the Portfolio Manager regarding loan arrears and recovery actions
9. To undertake training as required to ensure compliance in regard to the FCA and other regulatory bodies as appropriate

10. To manage your own Continuing Professional Development in consultation with the Managing Director
11. To work in accordance with the necessary procedures
12. To actively and positively contribute to the staff review process and to follow up agreed actions
13. To work at all times in accordance with the Health & Safety at Work Act 1974 and to follow all company procedures and guidelines which assist this
14. To work at all times in accordance with the company's Dignity & Diversity Policy
15. To undertake such other duties as may be required within the general scope of the job

Other

This job description may be subject to change, in consultation with the postholder, in response to new circumstances.

Person Specification

Essential

- Minimum 3 years' proven experience in the SME lending sector
- Effective relationship management skills
- Ability to forge networks and generate new business
- Excellent interpersonal communication and presentation skills
- Ability to work well under pressure and meet deadlines
- Effective workload prioritisation and time management skills
- Computer literate (min. MS Office proficiency)
- Adaptable and a team player
- Ability and willingness to travel
- A commitment to the ethos of the Responsible Finance sector

Desirable

- A degree or equivalent finance/business professional qualification
- Existing networks and contacts relevant to this position
- A good knowledge of the SME business base in the Exeter and surrounding areas including Devon, West Somerset and Dorset
- Knowledge of FCA regulated lending
- Experience of CRM data inputting

Signed by Post Holder

Signed:.....

Date.....
