**Logo

Description automatically generated**

**JOB DESCRIPTION**

# Job Title: Start Up Loans Officer

# Workbase: Lowena House, Glenthorne Court, Truro Business Park, Threemilestone, Cornwall TR4 9NY

# Responsible to: Start Up Loans Senior Manager

**Main Purpose of Job:**

To deal with Start Up Loans (SUL) enquiries, advise and assist applicants and make initial recommendations for funding as a member of the Start Up Loans team.

**Environment**:

SWIG Finance is a Community Development Finance Institution (CDFI) with operations across the South West. We are an impact-led company, delivering and managing our own funds as well as those of other organisations.

For more information visit [www.swigfinance.co.uk](http://www.swigfinance.co.uk) and [www.startuploans.co.uk](http://www.startuploans.co.uk)

**Functional links with**:

Start Up Loans Senior Manager, SUL Business Managers, SUL Co-ordinator

**Duties and Responsibilities.**

1. Responding to and dealing with SUL application enquiries in a timely, friendly and professional manner, by telephone and email
2. Providing advice and guidance to SUL applicants as appropriate
3. Collating and submitting all required documentation required for the application to proceed to   
   credit
4. Assessing the viability of business plans and affordability of borrowing for the applicant   
   and making initial recommendations for credit approval
5. Ensuring adherence to Start Up Loans Minimum Standards and Credit Policy
6. Ensuring that Key Performance Indicators (KPIs) are met including the conversion of enquiry to loan ratios whilst adhering to contractual requirements and responsible finance ethics
7. To undertake compliance and other training relevant to the position as required
8. To manage your own Continuing Professional Development in consultation with the SUL Senior Manager
9. To actively and positively contribute to the staff review process and to follow up agreed actions
10. 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
11. To work at all times in accordance with the company’s Dignity & Diversity Policy
12. 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.

**Signed by Post Holder**

Signed:............................................................................... Date.....................................

## Person Specification

# Essential

* A self-starting, people person, able to relate to diverse client groups
* Highly organised approach and an analytical mindset
* Committed to achieving personal targets
* Ability to work well under pressure and meet deadlines
* Effective workload prioritisation and time management skills
* Adaptable and a team player
* A commitment to the ethos of the Responsible Finance sector

# Desirable

* A degree or equivalent finance/business professional qualification
* Business start- up or personal lending experience
* A good understanding of start-up and/or small businesses
* Knowledge of FCA regulated lending