

Job Description

Position	Credit Manager
Reporting to	Head of Credit
Location	Central London or Hastings, East Sussex

Summary

Reporting to the Head of Credit. This is an important role as the Credit Manager, with strong credit risk assessment, will help to ensure that quality loan applications which meet the company's standards are made available by I&F.

The role holder will act as an in-house reference for credit risk, will prepare credit reports for review by the Head of Credit and will work closely with the Business Development team, the Client Services team and Credit colleagues during the processing of applications, enquiries and subsequently the monitoring of the performance of the portfolio.

Key Accountabilities

- Ensuring that due diligence is carried out comprehensively and in accordance with procedures
- Ensuring that lending policy and risk appetite are adhered to
- Able to form an objective and unambiguous view upon the merits of a proposal
- Helping to structure deals to enable them to meet I&F risk appetite
- Drafting accurate and comprehensive credit summaries
- Ensuring accurate information is posted on the website and communicated to lenders
- Dealing with credit queries from the Business Development and Client Services teams
- Making sure that regulatory and compliance standards are met
- Being a collegiate member of the Credit Committee and responsible for meeting organisation and record keeping requirements

Key Responsibilities

- Write and assemble credit risk reports for presentation to the Head of Credit
- Own credit and due diligence procedures
- Propose and manage changes to credit policy, lending criteria and loan processing
- Review early stage loan enquiries and ascertain whether they fall within I&F risk appetite, and lending policy
- Help to train and educate I&F staff in Credit Risk
- Prepare reports for Credit Committee including the performance of the portfolio
- Prepare and manage the watch-list

- Monitor, alongside the Client Services team, developments in progress; sales of completed projects and workouts
- Lead and participate in credit-based projects, including stress testing of the portfolio
- Review and monitor processes and procedures and make recommendations for improvements

Key Skills & Experience

- Experience of credit analysis
- Experience of residential development property finance is desirable
- Analytical approach
- Detail oriented with high degree of accuracy
- Strong written and verbal communication skills
- Report Writing
- Understanding of Security and Security taking
- Strong computer skills including use of Excel and MSWord, able to prepare financial models
- Credit trained and ideally have worked in a credit role, preferably with a lending discretion
- Prioritising and multitasking
- Able to work to tight deadlines
- Team player with a collegiate style
- Experience in a banking or specialist financial services environment
- An understanding of Peer to Peer and Alternative Finance.