

Job Description

Position	Business Development Manager - Property
Reporting to	Head of Business Development
Location	Various
Salary	£Competitive package

Summary

You will be an exceptional Business Development Manager with a property development focus who will help us achieve our growth targets and realise the growth strategy. Your key responsibility will be to generate revenue from business relationships, and source further business development opportunities through networking. You will be promoting the company's product to key influencers in the property development market in the specific area. This will include brokers and property professionals as well as property developers looking for finance for construction, refurbishment, and conversion projects.

Your primary focus will be on generating good quality new business from new and repeat borrowing customers via existing and new Brokers and Introducers and direct to Developer prospecting activity. Credit stewardship of existing customer projects will also play a key part of the role.

Key Accountabilities

- Always conduct yourself in accordance with Invest & Fund's core values including high levels of customer experience at all times
- Originate new real estate customer relationships focusing on the Company's target market, leveraging new and existing Introducer networks and displaying pre-eminent technical and credit structuring skills
- Originate and execute residential property development and bridging deals to create a strong pipeline of deal flow
- Act as a primary Invest & Fund interface with existing customers, potential borrowers, and professional introducers. Build and develop new and existing relationships with brokers and developers alike
- Define and execute our strategy across all property developers (direct) and via brokers and partners (indirect)
- Involvement in every aspect of the lifecycle of the deal – structuring, underwriting and executing
- Utilise and leverage your experience and expertise to identify and screen for credit worthy lending opportunities with an appropriate risk adjusted return for the lenders
- Build Invest & Fund's profile and brand in the market through proactively targeting new business
- Continue ongoing management and further development of existing customer relationships, along with identifying new relationships and property development opportunities in the market

Key Responsibilities

- Origination and execution of residential development and bridging deals to create a strong pipeline of deal flow
- Building and developing new and existing relationships with Brokers and Developers alike
- Build a high portfolio of assets, with a constant focus on integrity and appropriate risk/return
- Achieve and exceed set targets including profit, credit quality, new customers, retention, and customer satisfaction
- Be involved in every aspect of the lifecycle of the deal – structuring, underwriting, and executing
- Ongoing management of the deal by attending monthly meetings on site and manage monthly reporting
- Structure transactions appropriately, and provide full credit reports
- Recommending appropriate LTV, rate, term, and interest terms
- Reviewing of Property Valuations and Monitoring Surveyor Reports
- Building awareness of Invest & Fund brand and products (with aid from relevant colleagues)
- Developing a rationale for unusual cases and communicate options and views to credit teams for their consideration
- Owning and understanding the dynamics of your region to ensure that the strategy is regularly reviewed and adjusted where necessary
- Monitoring of ongoing projects through regular dialogue with valuers and monitoring surveyors including site visits
- Swift identification and internal escalation of potential problems during the application process
- Report in a timely manner all aspects of origination to the Head of Business Development

General

- Any other reasonable duties and responsibilities in line with the post holder's skills and experience and business requirements
- Duties and responsibilities may change with the growth of the business

Key Skills

- A strong background in banking/debt finance, ideally in a residential property lending environment
- Specialist focus in property development
- Strong technical and credit structuring skills and experience ideally honed in a residential development finance background
- First class track record of business development within the property lending sector
- Exceptional customer service, including client facing manner and experience
- Good understanding of business processes, strategy, and credit policies
- Strong financial analysis skills including the ability to write good quality and structured credit reports
- Excellent problem-solving ability
- Sound understanding of the regulatory environment
- Demonstrable record of delivering targets on an individual and team basis
- Ability to work autonomously and be proactive and self-motivated with a 'can do' attitude
- Ability to work collaboratively from a distance, as you will be working away from the office but will need to adapt to the Invest & Fund's business practices and culture
- Extensive experience of building new and managing existing relationships
- Proven ability to balance the requirements of a budget with the maintenance of quality and treating customers fairly

Desirable

- Experience originating, structuring, and monitoring residential development and bridging loans across different credit cycles
- Experience of secured lending, bridge finance, development finance by both corporations and SPVs
- Strong understanding of mortgage and financial services market
- Operated recently under the FCA TCF, ALM and KYC frameworks