

Job Description

Position	Lending Operations Manager
Reporting to	Operations Director
Location	Hastings
Salary	£Competitive

Summary of the position

Invest & Fund is an alternative finance provider committed to building the UK's most trusted peer-to-peer marketplace helping individuals, high net worth lenders, private banks, family offices and institutions achieve attractive, risk-adjusted returns from successful residential development projects. The business is at an exciting time as it seeks to scale and become a market leader in the provision of development and bridging finance to professional property developers. Invest & Fund is authorised and regulated by the FCA.

The role of the Lending Operations Manager is to manage our customer service team servicing both borrowers and lenders. The major focus is on the processing of new borrower applications from receipt to draw down, and then the management and monitoring of drawn loans including variations and stage drawdowns. The team also deals with the onboarding of our lenders and the ongoing management of their accounts.

Key Responsibilities

The role holder is responsible for:

- Managing the loan applications processing, portfolio management and lender administration team on a day to day basis
- Daily monitoring and understanding of the workflows to ensure tasks are appropriately prioritised and actioned within agreed timescales
- Monitoring SLA's for Credit Team on response times to key aspects of deal flow
- Interface with Credit, Business Development and Lender Relationship teams
- Act as point of escalation in discussions with internal clients and external suppliers
- Liaison for the team with Valuers, Monitoring Surveyors and Legal Services providers
- Ensuring that projects are actively managed, monitored to an appropriate level and outcomes recorded, reporting up to Operations Director
- Reporting capacity and performance of team in regular meetings with Operations Director
- Ensuring team members are motivated at all times and leading by encouragement/example. Hold regular 121's and ensure targets and objectives are constructively observed
- Maintaining and supporting the values and culture of the business
- Ensuring excellence in customer service
- Encourage cross training/upskilling of all colleagues; acting in a coaching/mentoring capacity as required and encourage colleagues to take charge of their own qualifications
- Organising education pieces across the team and wider business as necessary
- Ensuring that the team is appropriately resourced

- Work closely with the Credit, Lending Relationship and Business Development teams and ensure that Client Services support these internal clients
- Member of the Operations, Credit and Professionals Panel Committee contributing in a positive and productive way to each
- Monthly preparation of narrative and key figures for team performance for review by Operations Committee in addition to monthly production of deal draw projections for Chief Executive and Chief Financial Officer and various other key stats
- Overseeing the onboarding of new members to the Professional Panel, liaising with professionals and negotiation of terms and conditions. Ongoing review of quality and performance of all members and management responsibility for recording and monitoring tools
- Regular review of the various client databases employed on teams to ensure that these are well managed and contain only current and up to date data
- Member of the Deal Review Group where regular weekly updates are reviewed in conjunction with Chief Executive and Heads of Credit and Business Development taking appropriate action points from the discussions and ensuring team colleagues are suitably informed of responses/actions required
- Ensuring paper files are kept to an acceptable minimum and that all electronic comms/correspondence re client accounts are up to date and of suitable quality
- Own relevant processes and ensure that they are accurately documented
- Identify opportunities to improve processes, efficiencies and client services and lead initiatives to deliver these.

Key Skills

- Excellent communication skills, written and verbal with the ability to clearly articulate instructions
- Efficient stakeholder engagement at all organisational levels
- Ability to plan and prioritise. Working on own initiative following detailed internal policy and procedure
- Ability to draft and amend loan documentation as instructed by legal, credit and compliance
- Solid understanding of the legal process associated with property lending and documentation
- Good knowledge of Microsoft Office particularly Word and Excel
- Good understanding of Peer to Peer lending and on-line platforms
- Flexible and adaptable in approach and able to change styles to suit any given situation
- Positive 'can do' attitude
- Ability to forge strong working relationships at all levels
- Collaborative team player who is willing to share knowledge and learning openly to create understanding and support
- Excellent attention to detail

Key Experience

- Strong knowledge of Real Estate development financing
- Operations specialist with experience of the full lifecycle of a loan applications processing, and monitoring of a portfolio of live loans and watchlist cases
- Experience of security including land registry, facility agreements, debentures and guarantees, and liaison with professional advisers
- A good understanding of credit and the application of credit policy
- The use of information from credit agencies and due diligence processes
- Proven people management, coaching and development skills
- A good knowledge of the regulatory landscape, specifically AML, TCF, GDPR

- Highly motivated with strong organisational skills
- Driving and managing projects, process improvement and workflow
- Use of management information to measure and improve performance