

Job Title:	Credit Manager
Contract:	Full Time, Permanent There is an option for remote working for up to 3 days per week*
Location:	Tonbridge, Kent (head office) *
Responsible to:	Credit Controllers
Direct reports:	None
Date:	February 2019

Overall Purpose of the Role

Provide support to the Director of Credit and Credit Controllers in the management, review, investigation, documentation and minimising of credit and legal risks associated with loans made by the bank in accordance with legal and regulatory requirements, and the bank's operating policies and procedures.

Dimensions of the Role

Key Contacts:

- Internal: Credit Managers, Credit Controllers, Senior Credit Manager, Loans Administration Team, Banking Team and Finance Team.
- Externally: borrowers, legal, accounting and property professionals.

Key Accountabilities:

- Review and assess in detail credit applications received from the Banking Team, identify and, where possible, mitigate key risks by appropriate structuring of the loan including the setting of loan conditions and financial covenants.
- Provide a clear and concise summary of the risks and mitigating factors, and recommendation to support or decline a credit application to the relevant delegated authority.

** Initially the role will be full time (five days per week) at the head office based in Tonbridge for induction and 'on the job' training. Thereafter, up to three days per week could be worked remotely. Normally, Credit Team members are requested to work from the head office on Tuesdays and Wednesdays.*

- Support the Director of Credit, Senior Credit Manager and the Credit Controllers in the review and active management of the higher risk accounts (designated Out of Order, Full Watch List, and Internal Watch List) in order to protect the bank and minimise potential loan losses. Assist in the reporting and review of accounts for the Quarterly Watch List meeting.
- Process variations and amendments in loan terms and conditions requested by the Banking Team or required by the Credit Team.
- Assist in the preparation of annual reviews for loans and timely submission to the relevant delegated authority for approval.
- Represent the bank's Credit Team in external borrower meetings with other lenders, accountants and lawyers as required.
- Assess the risks associated with a loan application, including, where necessary, site visits for fact-finding, review the business plans / financial information relating to a potential borrower and liaise with their trustees /managers / directors.
- Participation in internal meetings and discussions with the bank's senior management and committees regarding credit related matters as required.
- Assist in the compilation and distribution of papers for committees and the taking of minutes when required.
- Maintain a portfolio of borrower relationships including monitoring financial performance and undertaking annual reviews.
- Support the Credit Controllers with the monitoring, recording and analysis of financial information from borrowers.
- Maintain internal data logs including annual reviews, borrower financial information and out of policy loan approvals.
- Take a proactive role in the Credit Team, assisting colleagues when required.
- Ensure the credit process adheres to TCF principles.

PERSON PROFILE

	Essential	Desirable
Experience	<ul style="list-style-type: none"> ▪ Minimum 5 years banking/financial services experience in a credit or banking function preferably lending to, SME and/or charities and social sector organisations. ▪ Analytical skills including review of annual reports and management accounts, budgets and business plans. ▪ Knowledge of company law, charity law and the taking of all types of security. 	<ul style="list-style-type: none"> ▪ Knowledge/experience of the voluntary sector
Attainments	<ul style="list-style-type: none"> ▪ Computer literacy particularly Word and Excel ▪ Educated to GCSE level (or equivalent) to include qualifications of A – C grades in Maths and English 	<ul style="list-style-type: none"> ▪ College, degree or professional qualification (ACIB or equivalent)
Special Aptitudes	<ul style="list-style-type: none"> ▪ Inter-personal skills; being able to relate to all levels of staff, borrowers and external professionals ▪ Team working ▪ Communication skills ▪ Organisational and time-management skills ▪ Ability to work on own initiative ▪ Numerate and analytical ▪ Attention to detail ▪ Flexibility and adaptability ▪ Decision-making and problem-solving skills ▪ Pragmatic whilst maintaining credit standards ▪ Empathy for the bank's mission and values 	<ul style="list-style-type: none"> ▪ Financial modelling skills ▪ Data management
Disposition	<ul style="list-style-type: none"> ▪ Outstanding interpersonal skills, with the ability to establish effective, high-value relationships ▪ Supports the principles of equality of opportunity, showing respect for diversity & differences 	
Thinking Style	<ul style="list-style-type: none"> ▪ Shows a high degree of personal integrity: quickly engenders trust with staff and peers ▪ Flexible in style and approach, able to adapt to new situations requiring new skills ▪ Driven, tenacious and solutions-focused 	