

JOB PROFILE

January 2019

Job Title: Loans Administration Officer
Contract: Fixed Term Contract (6 months)
Location: Tonbridge
Responsible to: Loans Administration Manager

Overall Purpose of the Role:

Responsible for taking loans from approval through to completion and drawdown, including legal due diligence and satisfaction of conditions precedent and other loan conditions in accordance with the terms of sanction and the relevant bank policy/procedure manuals.

Dimensions of the Role:

Reporting Line & Key Contacts:

- Internal - work closely with a broad range of staff/departments across the bank, in particular the Credit, the Banking and the Finance teams.
- External - work closely with a broad range of external parties including borrowers, legal, accounting and property professionals, Companies House and the Charity Commission.

Key Accountabilities:

1. Prepare finance documents in accordance with terms of sanction and to mitigate legal and operating risks.
2. Instruct professional advisors in accordance with Charity Bank's policies and procedures (including internal authorisations in accordance with the Procurement Policy).
3. Liaise with borrowers, solicitors and other counterparts to ensure conditions precedent and other conditions are completed prior to drawdown.
4. Inform relevant staff within Credit and Banking on the progress of loans.
5. Work actively with the Loans Administration Manager, Director of Credit or Credit Controller to identify and satisfactorily resolve problems.
6. Update and maintain accurately all records including BM+.
7. Maintain all loan documentation and security post-drawdown including processing prepayments, account changes and closures.
8. Support the Loans Administration Manager or Director of Credit on ad hoc projects.
9. Arrange the collection of loan fees due to Charity Bank or other lenders where appropriate.

PERSON PROFILE

Loans Administration Officer

	Essential	Desirable
Experience	<ul style="list-style-type: none"> ▪ Experience within banking - loans and/or securities experience essential ▪ Knowledge of company law, and the taking of all types of security 	<ul style="list-style-type: none"> ▪ Knowledge/experience of the voluntary/social and/or lending sectors ▪ Knowledge of charity law ▪ Syndicated, project and/or housing association experience
Attainments	<ul style="list-style-type: none"> ▪ Computer-literacy and numeracy (Word, Excel and Outlook) 	<ul style="list-style-type: none"> ▪ A Level, degree or professional qualification (ACIB or equivalent)
Special Aptitudes	<ul style="list-style-type: none"> ▪ Excellent attention to detail ▪ Team-player ▪ Keen to learn ▪ Ability to prioritise/meet deadlines ▪ Problem-solving attitude ▪ Ability to maintain standards ▪ Work within established policy guidelines ▪ Ability to work independently and under pressure ▪ Excellent interpersonal and communication skills ▪ Reliable ▪ Self-motivated 	
Disposition	<ul style="list-style-type: none"> ▪ Empathy for Charity Bank’s mission and values 	
Thinking Style	<ul style="list-style-type: none"> ▪ Well-organised and systematic in approach ▪ High degree of personal integrity ▪ Flexible in style and approach, able to adapt to new situations requiring new skills ▪ Driven, tenacious and solutions-focused 	
Circumstances	<ul style="list-style-type: none"> ▪ Need for occasional ability to work longer hours as business demands 	