



BCRS – Trainee Loans Officer

INFORMATION FOR CANDIDATES

BCRS Business Loans operates business loan funds. Its main purpose is to provide loans from £10,000 to £150,000 to businesses that cannot access all the finance they need from traditional sources such as banks.

It provides finance for businesses across the West Midlands and environs and works closely with the banking sector, finance brokers and other intermediaries.

BCRS is a “Community Benefit Society”. The Society is a Registered Society with the Financial Conduct Authority and is regulated under the Consumer Credit Act. It is also approved by the FCA as an Alternative Investment Fund Manager. BCRs is a mutual society, owned by and accountable to its members, who elect a Board of Directors to manage its affairs. As a cooperative it is “non-profit distributing” and is focused on “impact lending” that produce jobs and other socio-economic benefits.

The Board employs a Chief Executive to manage its day-to-day operations and promote its strategic development. Since making its first loan in July 2003 the loan fund is now lending several millions worth of loans each year.

Loan growth is planned of 25% per year to meet the increasing demand for our services.

TRAINEE LOANS OFFICER

To meet the increasing number of enquiries for our services a new post of Trainee Loans Officer has been established.

You will be part of a small team, including the Chief Executive, Finance Director, Operations Director, Head of Business Development, Head of Credit, Portfolio & Compliance Manager. Along with six Business Development Managers, Office, Marketing and Financial Administrators, working in modern office premises at Wolverhampton Science Park.

Reporting to the Head of Business Development you will become an integral part of the BDM Team. The Business Development Managers’ main role is to find new customers by proactively networking in the marketplace as well as building on our existing referral network and developing applications from the enquiry stage to sanctioning.

Most of their time is spent working, remotely, out in the field, networking and visiting customers.

The Trainee Loan Officer will be predominantly office based and will be a key support to the BDM Team and organisation wide activities.

We are passionate about our mission to provide access, support and guidance to enterprising people who are excluded by traditional lenders. We operate on mutual and co-operative principles and are looking for someone with drive and enthusiasm for our mission to fill this key position.

A job description and person specification is available.

Who are we looking for?

We are looking for someone who wants a career in financial services who is:

- Passionate about supporting business who are looking to grow and employ more people.
- Understands the important role that affordable alternative finance can make to the local economy.
- Committed to their own personal development – the Trainee Loan Officer role is initially a foot in the door – full training will be given along with the opportunity to gain professional qualifications and progress your career within BCRS.
- Able to learn quickly in a fast paced, empowered, and dynamic environment.

TERMS AND CONDITIONS OF SERVICE

1. The Society operates a performance review scheme to monitor staff performance and assist with professional and personal development
2. Confirmation of all appointments will be subject to satisfactory completion of a six months probationary period
3. Any offer of employment is subject to the receipt of satisfactory references
4. Hours of work are normally between 9.00am to 5.00pm Monday to Thursday, 9.00am to 4.30pm Friday
5. The annual holiday entitlement period is from 1st January to 31st December
6. An Employee Handbook detailing the full range of terms and conditions of service is issued to all staff

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