



Job Description –Trainee Loans Officer

Job Title:	Trainee Loans Officer
Hours:	37 hours per week. 9.00am to 5.00pm Monday to Thursday, 9.00am to 4.30pm Friday with 1/2-hour lunch break. Some occasional work in the evenings and early mornings may be required
Holidays:	28 days per annum plus statutory Bank Holidays
Salary:	£18,000 per annum
Pension:	Up to 10% matching contribution to group personal pension scheme. Plus 4 x basic salary cover for death in service
Other Benefits:	Annual £250 Personal Development Allowance, Health Cash Plan and Hospital Treatment Insurance. Discretionary Annual Bonus. Continuing professional development (after qualifying period)
Car Mileage Allowance:	45p per mile for use on company business
Responsible to:	Head of Business Development
Other Key Relationships:	Chief Executive, Finance Director, Operations Director, Head of Credit, Portfolio Manager, Business Development Managers, Office and Finance Administrators, Marketing Officers
Job Purpose	To process loan enquiries and provide support to the Head of Business Development and Business Development Team.

Main duties

To become the first point of call for all direct enquiries. You will be required to make contact with loan applicants and work with them to gather all information required for their funding requests to be assessed

Support the Head of Business Development and Business Development Team in processing loan applications as required

Secure all the data necessary to perform sound appraisals and reviews and ensure information is recorded in customer files

Provide guidance to potential borrowers, with business advisors where appropriate, to develop new loan applications

To work with the Marketing team to generate more online enquiries and support the Social Media Strategy and wider Marketing & Communications strategy

Participate in sales activity to identify potential clients and learn how to develop lending propositions

Interpret key measures for clients enabling accurate initial and ongoing statistical reporting. Record information in customer files

Promote the services of BCRS through attendance at networking meetings, conferences, trade fairs and other events

Demonstrate commitment to continuous improvement and development of all systems and processes including the ongoing digitalisation of the business.

Participate in personal and professional development activities

Adhere to company policies and procedures including BCRS Performance Management Framework and Equal Opportunities Policy

Administrative or other support to assist with the efficient running of the department or wider organisation, as and when required

Carry out any other duties required by the Head of Business Development

This job description is not exhaustive but is provided to assist the applicant to know what his/her main duties would be. It may be amended from time to time in line with the demands of working in a fast-paced and dynamic company.

July 2019