

## Job Description

Job Title	Commercial Manager
Reporting to	Regional Manager North West
Purpose	<p>To ensure the North region provides exemplary levels of support and advice to UK companies who are looking for commercial finance solutions. To generate new business enquiries, understand funding requirements and assess eligibility and ensure the finance brokers are achieving objectives.</p> <p>Identify the most appropriate funding solution, introduce lender(s) and manage the application process to completion.</p>

Key Responsibilities	Specific Tasks	Business Objective
Providing first line support to KBIs and direct customers through being a product and market expert	Handling inbound calls and making outbound calls to develop new business, resolve any issues and progress transactions	Owning the customer service provided to ensure excellent service at all times, and in every aspect, for KBIs, prospective customers and existing customers
Working closely with the Regional Head of Broking to ensure an integrated approach across our target markets	Contribute to product and channel development	Being responsive to stretching and often competing requests
Compliance with all mandatory policies and adherence to operational procedures to maintain internal controls	<p>Process and maintain accurate records and carry out tasks as requested by line management, to include;</p> <p>Updating CRM Databases</p> <p>Monitoring and adhering to company and FCA policies and regulations</p>	Support the general running of the team and its delivery of teams target
Support Customers with account management and borrowing requirements	Supporting and submitting lending applications where applicable, in line with lenders credit policies, ensuring sufficient information is provided to the Underwriters to enable them to make sound lending decisions	Contribute to the team's quality and customer satisfaction scoring by facilitating transparent communication and the effective management of the customer
Support team members with asset finance enquiries	Ensure the lender panel is up to date. Provide training for the junior members of the team within asset finance.	Support the other brokers, ensuring the lender panel is robust and provides solutions across the tiers.

## Candidate Profile

Element	Essential	Desirable
Skills	<p>Excellent interpersonal and communication skills together with positive evidence of proven successful career progression gained in business development within the Financial Services sector</p> <p>People skills to deliver the highest standards of service</p> <p>Systematic and methodical</p> <p>Accurately prioritises key tasks</p>	<p>Proven track record in providing excellent customer service and in generating significant new income opportunities whilst effectively managing credit risk</p> <p>Proven banking/broker relationship management skills in commercial lending</p> <p>Proven ability to source and develop relationships with KBIs</p>
Qualities	<p>Self-motivated and confident, able to work on own initiative and actively as part of a team Confident dealing with companies and stakeholders directly</p>	<p>Be a natural networker, inquisitive and passionate</p>
Knowledge and Experience	<p>Sound knowledge of the commercial finance market, products and solutions.</p> <p>Experience within banking/ financial services and experience managing clients.</p>	<p>Ability to structure Finance proposals and write credit applications.</p> <p>Ability to analyse and review financial accounts and associated information</p>
Qualifications	<p>A level education in a business related subject</p>	<p>Graduate level Finance/banking industry qualifications</p>

## Conditions and Remuneration

Starting salary	£40,000 - £60,000
Benefits	Newable Benefits Package
Hours	35 hours (9.00am-5.00pm)
Location	North

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