

DSL – JOB DESCRIPTION

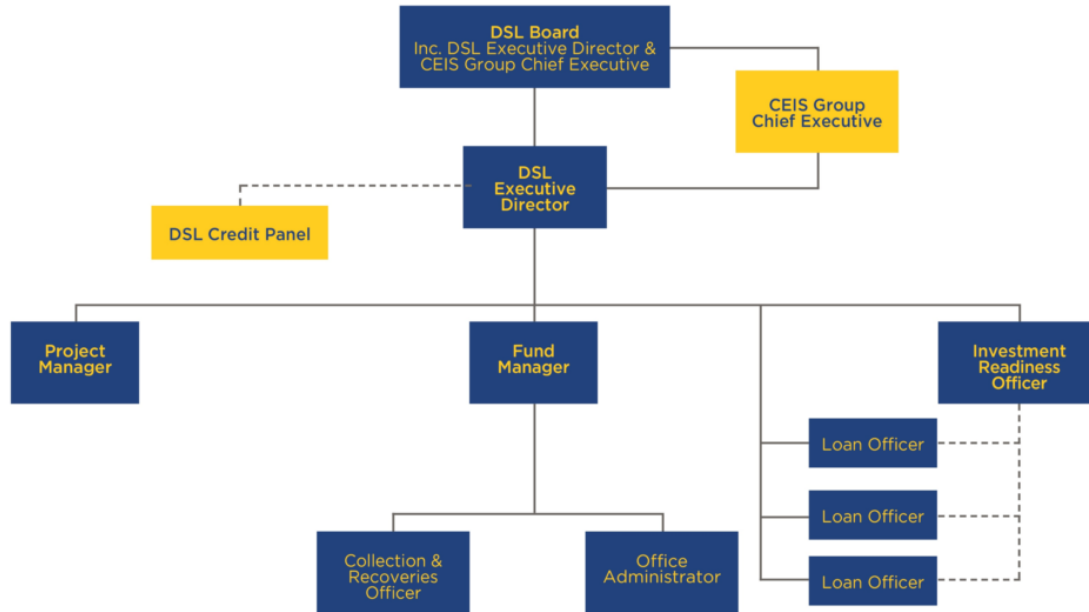
Job title: LOAN OFFICER

Name of postholder:

Salary: £28k to £30k depending upon experience

Reports to: EXECUTIVE DIRECTOR

Organisation chart (reporting lines above and below this job):



Job context:

DSL Business Finance is Scotland's leading not-for-profit lender providing access to loan finance for SMEs. Any profits made by the organisation are re-invested for lending rather than being distributed amongst shareholders. In addition to our lending activities we also manage funds for other organisations. Our business has grown steadily in recent times and further growth is coming from delivery of The Scottish Microfinance Fund (SMF), part of a £75m Scottish Government project launched in January 2019. This is a sub-set of The Scottish Growth Scheme and aimed at assisting new and growing SMEs. DSL is also the only Scottish Headquartered Delivery Partner for The Start Up Loans Company. In June 2018 DSL was appointed by Lanarkshire Enterprise Services Ltd (LESL) as Fund Manager for the Digital Development Loan Fund which LESL delivers on behalf of Scottish Government. Our objectives are to create opportunities for enterprise; grow existing businesses, create jobs and strengthen the sustainability of local communities.

Job purpose:

Our Loan Officers are responsible for getting clients investment ready; liaising with business support agencies to provide the client with any additional support required and engaging with loan recipients post drawdown to provide aftercare support. The post holder will also work to develop partnerships with local business support agencies, generate their own new leads and ensure DSL services are explained and promoted to any interested parties.

Assignment and review of work:

Duties are determined by the Executive Director in consultation with the Fund Manager. There will be an annual appraisal with interim reviews of objectives as well as ongoing informal meetings as required in line with normal business practice. Priorities may be set at weekly Team meetings.

Key result areas (5-10 statements):

Typically the role will include, but not be limited to, the following:-

Loan Officer Activities

- General administration and appraisal of client applications from all of the relevant funds.
- Dealing with enquiries and signposting as appropriate.
- Liaising with intermediary advisers to assist processing of loan applications.
- Presentation of applications to, and attendance at, loan panels (when required).
- Post loan drawdown undertake aftercare/mentoring visits and annual visits as required to clients. Refer clients to other agencies where further support is required.

Development/Support Activities

- Support clients who wish to make an application with advice and information
- Make presentations through partner organisations to potential new clients e.g. Gateways
- Assist the DSL team to develop new services for clients and where necessary manage the implementation of these
- Work with external advisers to ensure DSL services meet the changing needs of clients and of the organisations that assist those clients
- Actively seek new opportunities to win and convert loans for new clients

Corporate Activities

- Assist with the organisation of DSL client and partner events.
- Represent the company at relevant and promotional, industry and intermediary events.

Responsibility for resources (direct or indirect):

Number of people: N/A

Budgets: N/A

Finance: N/A

IT: Loanman, ACT, Microsoft Office applications including Word/Excel

Communications and working relationships (internal and external):

Internal

Executive Director/Fund Manager
DSL Team

Assignment and progression of work

External

Clients, Solicitors, Business Advisers
Other funding organisations

Provision and exchange of information to promote the various loan funds, especially SMF

Job requirements (qualifications, skills, and experience - for job, not of specific job holder):

Essential

- Minimum 3 years lending experience to SMEs, ideally including Microfinance
- Business Plan assessment skills
- Financial qualification/experience.
- Excellent communicator and networker – examples of this will be sought.
- Car owner/clean licence.

Desirable

- Experience of working in a business support role.
- Experience of a busy office and working in a small team.

Signature of Postholder:

Date:

Signature of Manager:

Date:

Job description compiled by:
S M Yuill

Date completed/revised: March 2019