

# Finance Consultant – Nationwide

## Job Description

<b>Office Location:</b>	Opportunities Nationwide
<b>Division:</b>	Christie Finance – Core & Corporate
<b>Responsible to:</b>	John Mitchell, Managing Director – Christie Finance

## The Role

### Purpose of the Role

To be a subject-matter expert and trusted advisor to a variety of clients, purchasing, expanding, or re-financing their businesses; by arranging commercial mortgages.

### Duties and Responsibilities

#### Business Generation

- Pro-active in generating business from our database of registered business purchasers and existing operators, maintaining regular contact with potential clients as well as existing ones;
- Navigating and maintaining the CRM, using data effectively to support business generation;
- Maintaining collaborative working relationships with Agents and Brokers at our sister company Christie & Co to maximise referral opportunities and reciprocal business;
- Creating connections with our Unsecured Lending division to ensure Christie Finance is able to offer ongoing support for all our clients' financing needs

#### Relationship Management

- Maintaining ongoing contact with prospective clients to ensure Christie Finance is foremost in their minds for any business finance opportunity;
- Identifying and developing relationships with active lending institutions;
- Staying well-informed about new lenders, challenger banks entering the market
- Developing a sound understanding of lenders' offering and novel sources of commercial finance

#### End-to-End Application Management

- Methodically developing and executing a plan for clients;
- Coaching clients in their preparation of business plans, providing feedback which puts them in the best possible position for a positive outcome;
- Preparing and submitting applications for finance on behalf of clients;
- Seeking, sourcing, and presenting the most beneficial facilities for clients;
- Provide honest and expert guidance to clients at all stages of their funding application

#### Best-practice and Compliance

- Operating in line with FCA Guidelines
- Being mindful of AML and GDPR
- Embedding the ethos of "Treating Customers Fairly" into all aspects of the project
- Keeping well informed on developments in regulatory requirements

## Person Specification

- A professional with a minimum of **2 years' exposure to commercial financing within a mortgage brokerage, or commercial lending within a bank or specialist lender**, keen to build on a strong foundational subject matter expertise
- A **target driven individual** with a proven track record and an aptitude for delivering first-class client management
- A professional with **an established network of contacts** within the commercial financing space looking to develop existing relationships and raise their profile within the sector
- **Exposure to our areas of specialism:** Healthcare, Hospitality, Retail, Dental, Pharmacy or Childcare is highly advantageous
- Someone for whom integrity is key to be a good ambassador for the company

### The ideal candidate is:

- **Collaborative:** always acting in the best interests of the client
- **Autonomous:** adept at managing projects independently
- **Honest:** trustworthy and open
- **Driven:** proactive and highly motivated
- **Resilient:** determined and tenacious in the face of obstacles
- **Calm and considered:** When there are diverse demands
- **Analytical:** strong attention to detail and
- **Methodical:** organised and meticulous in approach

### General Responsibilities

- To adhere to the company's Equal Opportunities policy in all activities, and to actively promote equality of opportunity wherever possible;
- To be responsible for your own health and safety and that of your colleagues, in accordance with the Health & Safety At Work Act (1974) and relevant EC directives;