

Job Description

Role Title:	Relationship Manager, Commercial & Community Lending
Reporting to:	Head of Mortgage Distribution
Direct Reports:	N/A
Salary:	£35,000- £40,000 dependent on experience
Contract:	Permanent, Full Time
Hours:	35 hours per week, Monday – Friday, 7 hours per day, between the hours of 8am and 6pm (1-hour unpaid lunch)
FTE:	1.0 FTE
Place of Work:	Hybrid with a minimum of 2 days in the office (as agreed with manager)
Benefits:	25 days holiday, plus bank holidays, Company Pension

Ecology's Purpose

In a world that doesn't add up, daring to be different is our calling, lending our power so everyone's story gets a chance to thrive.

Role Purpose

To manage and grow our commercial and community lending book by progressing new direct and introduced business lending from enquiry through to completion and completing performance reviews with existing borrowers.

Responsible for relationship management, support and credit assessment activities for commercial and community borrowers and supporting delivery of the corporate plan requirements for lending, consistent with the values, ethics and policies of the Society.

Main Duties & Areas of Responsibility

Examples of duties include, but are not exclusive to;

- Proactively managing and contribute to our existing Commercial relationships to support the strategy and growth objectives of the Society
- Management and support for new business enquiries, provision of relevant product information and communication of the Society's approach and requirements ensuring Mission and Credit are balanced
- Conducting Annual Relationship Management reviews of the Society's commercial and community exposures in line with policy including large exposures
- Generating new business in the Commercial Lending Space, manage enquiries and develop external relationships to achieve AOP expectations.
- Develop and maintain relationships with commercial and community borrowers, strategic partners and introducers

Job Description

- Conduct backed credit appraisals of lending proposals, financial analysis and credit submissions to underwriting to a high standard in accordance with the Society's Lending Policy, including, but not limited to: Commercial Lending, Small scale development finance, Affordable and social housing, Charitable organisations and projects with a community gain bias
- Attend and represent the Society at exhibitions, seminars and conferences when required
- Ensuring all activities comply with agreed Society policies and procedures – Lending Policy; Commercial Lending Procedures; Fraud; Money Laundering; Data Protection; Information Security; Health and Safety; Complaints and Audits. Liaise with Compliance and Risk ensuring compliance with all regulatory and audit requirements.
- Consistently provide quality member experience including support for vulnerable borrowers, arrears and complaints
- Monitor own workload to ensure Society service levels are achieved
- Adaptable and agile to support other roles in the commercial and community function as required

Skills and Experience

Essential:

- Experience in secured commercial lending and strong credit assessment and presentation skills
- Understanding of commercial lending and the wider financial services market
- Ability to interpret complex financial data, analyse and understand problems and use initiative to resolve
- Excellent Communication, presenting, influencing and stakeholder management skills, verbal and written
- Being self-driven with evidence of success in a results driven environment
- High level of attention to detail and accuracy to drive a 'right first time, every time' approach
- Excellent organisational skills
- Proficiency in IT, including good knowledge of Microsoft, including Word and Excel
- Ability to use initiative to find solutions to problems.

Desirable:

- Previous experience of working with community led housing or funding not for profit organisations
- Understanding and knowledge of section 106 agreements, grant documentation, Lease agreements etc.
- Experience of working with brokers or introducers

Other

- You have a legal duty to take reasonable care of your own health and safety and that of others and you are expected to be familiar with, and adhere to Ecology’s Health and Safety Policy
- Ensure your work, communication and approach conforms to the values and behaviours of the Society.
- Keep up to date, and comply with Ecology’s rules, Policies and Procedures.
- Undertake any reasonable duties requested by management.
- This role has a six-month probation period and mandate review
- As part of your role, you are responsible for upholding the principles of Consumer Duty by ensuring that the needs, preferences, and interests of members are at the forefront of decision-making, delivering fair outcomes, and acting in a way that promotes member trust and confidence

Acceptance

Print Name: _____

Signature: _____

Date: _____

Behaviours and Values

Behaviour		Our Collective Commitments	Examples of Bringing My Best Self to Work		
Deliver Together		<p>We've always believed that, together we can achieve more. Working with our stakeholders and Members to create incredible impact.</p> <p>That's why Deliver Together is the heartbeat of everything we do. By combining our unique strengths, perspectives, and talents, we know there is no challenge too great, no goal too ambitious. Together, we're unstoppable.</p> <p>Deliver Together means learning from one another, recognising that every person brings something valuable to the table. We know the best solutions emerge when we combine our insights, learn from our differences, and respect each other's expertise.</p> <p>When we Deliver Together, we tackle challenges as a united front, sharing our successes, learning from our setbacks, and always supporting each other to be better. Creating something that's greater than the sum of our parts.</p> <p>Let's Deliver Together. Because together, we can achieve the extraordinary.</p>	<ul style="list-style-type: none"> • I collaborate with others, considering the bigger picture and doing the right thing for Ecology and our Members • I deliver on our collective commitments, providing amazing service to our Members, and to my fellow colleagues • I am purposeful in my actions, respecting people's time and using it wisely • I choose the right communication tools and methods to align with the goals, complexity, and urgency of the activity • I evaluate the strengths of the team, ensuring that the right individuals are involved • I welcome diverse perspectives and encourage inclusivity 		
Lead With Care		<p>At Ecology we care deeply about our planet, the people we work with and the Members we serve.</p> <p>Lead With Care means being honest and supportive - the cornerstones of strong relationships and lasting success. It's about being authentic, patient, compassionate and understanding. It's appreciating that everyone's journey is unique and taking time to encourage, uplift and help each other.</p> <p>We recognise the power of words and the responsibility we carry when we communicate, offering feedback that is constructive and kind – and always keeping the well-being of others in mind. We share our thoughts clearly and respectfully, without fear of judgment.</p> <p>To Lead With Care is to embrace openness with courage, even when it's difficult, knowing that honesty drives meaningful change that makes a difference.</p> <p>Let's Lead With Care. In every action, every word, and every step we take.</p>	<ul style="list-style-type: none"> • I am kind to myself, asking for help when needed • I build trust through consistency and reliability • I help when needed, stepping in with a willingness to support • I share truth with care, offering feedback that is constructive and kind, and delivering it in a way that helps others grow, without judgment or blame • I am mindful of how my actions, decisions, and communication affect people and our planet • I actively listen and seek to understand the needs of others, being present in the moment • I celebrate successes, offering thanks and praise for a job well done 		
Values					
Fairness: Treating everyone individually and with respect	Openness: Listening to each other's views and opinions	Responsibility: Doing what we say we'll do. Making pragmatic decisions, staying true to our values	Co-operation: Working together, receptive to the knowledge and opinions of others	Activism: Empowering colleagues to be advocates for change	

Behaviours and Values

Behaviour	Our Collective Commitments	Examples of Bringing My Best Self to Work		
<p>Own Your Impact</p>	<p>At Ecology, we make an incredible impact on our environment and the communities around us. And we all play a part in making this happen.</p> <p>Own Your Impact is a promise to ourselves to take full ownership of our actions, our commitments, and the outcomes we create. It means delivering on our promises and taking accountability for the results we achieve.</p> <p>To Own Your Impact is to make considered decisions, even when the path isn't easy. It's about achieving a high standard of excellence and recognising that our individual actions contribute to the collective success of our team. We do what we say we will – and we do it to the best of our ability.</p> <p>Own Your Impact means being proactive by anticipating challenges, taking the initiative to find solutions, and owning the process from start to finish. We lead by example, knowing that true accountability means creating positive impact that drives the right results.</p> <p>Let's Own Our Impact. Let's be accountable for our actions and for our future.</p>	<ul style="list-style-type: none"> • I take ownership of my performance and development, achieving my objectives and building the skills I need for future success • I own the process from start to finish, taking responsibility for every step • I have clarity over my role and know what's expected of me • I do what I say I will, managing stakeholder expectations with clear communication and deadlines • I consider risks carefully, seeking feedback to guide my path and being mindful of possible outcomes. • I embrace feedback and use it to improve, seeking opportunities to learn from others • I am self-aware, reflecting on my own actions and impact, and I believe in my own abilities 		
<p>Dare To Be Different</p>	<p>Ecology started from a brave decision to do something that others wouldn't. Pioneer the possible.</p> <p>Dare To Be Different means stepping into the unknown with confidence, challenging the status quo, taking considered risks that may lead to incredible impact. It's about having the courage to voice new ideas, even when they seem bold or unconventional.</p> <p>To Dare To Be Different means making tough decisions, when others won't, and being brave enough to change course if it's the right thing to do. We are strong enough to own our mistakes, being resilient in the face of setbacks. We embrace failure, seeing it is a stepping stone to success, sharing what we learn to help each other.</p> <p>We lead with confidence to inspire others to greatness.</p> <p>Let's Dare To Be Different. Let's inspire the world around us.</p>	<ul style="list-style-type: none"> • I speak up and challenge respectfully, with a focus on finding solutions • I'm positive and inspiring, strong in the face of adversity and resilient when facing setbacks • I don't let fear or disappointment derail my efforts • I'm brave enough to step out of my comfort zone, challenging the status quo to achieve the right results • I lead with humility, accepting my mistakes, listening to others, and being brave enough to change course when it's the right thing to do • I champion sustainability, pushing for positive change so we can create a better world 		
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<p>Fairness: Treating everyone individually and with respect</p>	<p>Openness: Listening to each other's views and opinions</p>	<p>Responsibility: Doing what we say we'll do. Making pragmatic decisions, staying true to our values</p>	<p>Co-operation: Working together, receptive to the knowledge and opinions of others</p>	<p>Activism: Empowering colleagues to be advocates for change</p>