

## Portfolio Executive

You will support the delivery of the portfolio of companies across the debt and grant funds by effectively managing the portfolio and managing relationships with borrowers.

<b>Team / Manager</b>	UMi Debt Finance Scotland/Fund Director
<b>Why your role is important</b>	Effective portfolio management is essential to the successful delivery of UMi's grant and debt funds. Relationships with borrowers are crucial, and they must be properly supported throughout their journey, from expressing interest in the fund through to drawing down and repaying their loans.

## MAiN RESPONSiBiLiTiES

- Underpin the ART of UMi by at all times being willing to use your skills, experience and personal characteristics to support projects and activities outside of your core role.
- Be UMi's greatest advocate through active involvement in promotional and marketing activity and through broader networking and introductions.
- Uphold our commitment to people, planet and profit by consistently operating to UMi's policies, standards and ethics.
- Assess Expressions of Interest received and identify potential applications that may progress to the full application stage.
- Carry out due diligence on new applicants in line with UMi's Anti Money Laundering Policy.
- Maintain regular contact and manage relationships with applicants and borrowers through all stages of the investment process, providing support to them as appropriate.
- Carry out annual reviews and risk assessments of borrowers/grantees in the portfolio in line with UMi's Anti Money Laundering Policy.
- Regularly review the portfolio(s) and escalate issues as they arise, ensuring that action is taken as appropriate.
- Ensure that the proper processes are followed at each stage of the process and all documentation is in place and is accurate and up to date for each applicant and borrower/grantee at all times.
- Produce management reports as required.

## YOUR ROLE WITHIN UMi

- You will work within the UMi Debt Finance team and report to the Fund Director
- You have no budget responsibility.
- You have no line management responsibility.

**WE ARE BRILLIANT STANDARDS**

- Embrace and demonstrate with integrity, the standards and behaviours which underpin the business's values.
- Maintain the highest standard of professional conduct at all times both in business and socially with colleagues, clients, business networks and partnerships.
- Commit to the principle and practice of Continuous Professional Development and to undertake additional training to meet individual and organisational needs.
- Follow Health and Safety procedures put in place by the business to ensure the safety of you, your colleagues and others who may be affected.
- Uphold the business's commitment to equality of opportunity to all and following UMI's Equality, Diversity and Inclusion Policy.
- Support the business in achieving its sustainability and environmental aims and objectives.
- Contribute proactively to sharing ideas, knowledge and best practice to bring about business improvement.
- Undertake any other additional tasks and responsibilities appropriate to the level of this post.

### THE ESSENTIAL THINGS YOU NEED

- Demonstrable experience of effective relationship management skills deployed in a business support or business finance context.
- Demonstrable experience of carrying out due diligence, including anti money laundering and know your customer checks.
- Proven ability to evaluate and interpret complex information, including financial information, potential credit risks and take/recommend action as appropriate.
- Excellent organisational and administrative abilities.
- Be an effective communicator verbally and in written form.
- Experience of managing a case load/portfolio of business clients.
- Experience of managing arrears situations, taking action to recover monies and managing default cases
- Experience of delivering exemplary customer service.
- Track record of C-suite level networking
- Experience of operating in a target driven environment.
- Adherence to ethical standards.
- Time management and organisational skills, with experience of managing complex / multiple tasks to deadlines.
- ICT literacy with competency in Microsoft Office packages, including Excel and Dynamics.

### THE THINGS THAT WILL HELP BUT ARE NICE TO HAVE

- Experience of working on a debt finance fund.
- Project management experience.
- Experience of public funding rules.
- Experience of UK Subsidy Control rules.
- Experience of BrightOffice loan management system
- Experience of reconciling financial information in particular loan payments to appropriate loan accounts

**YOUR SIGNATURE**



**MANAGER'S SIGNATURE**

