

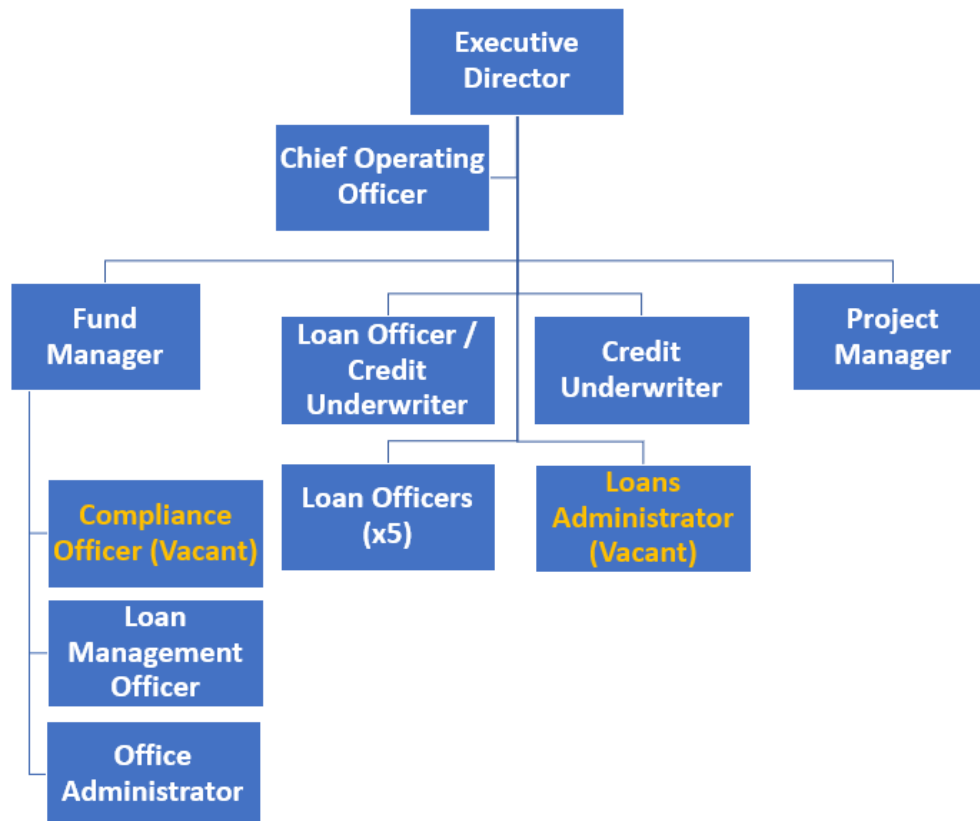
DSL – JOB DESCRIPTION

Job title:	LOANS ADMINISTRATOR
Salary:	£18k to £23k FTE depending upon experience
Working Pattern:	Hybrid working pattern: 9.30am – 2.30pm, Monday to Friday (25 hours pw) however would consider Full Time (35 hours pw)

Reports to: CHIEF OPERATING OFFICER

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

DSL's Organisational Chart Mar 2024



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 with several funds being delivered in the past 5 years. This has generated lending of £23m to 737 businesses.

DSL is the Regional Business Support Partner (BSP) for Scotland of the Start Up Loan Company. We aim to ensure that anyone wanting to start a business can do so, regardless of their economic or social background.

We have also recently been appointed by British Business Bank to deliver the Smaller Loans part of the Investment Fund for Scotland, the aim of which is to ensure

Scotland's SMEs are provided with access to Early Stage, Start Up, Growth or Expansion finance by way of loans from £25k - £100k.

Other loans funds are also delivered throughout Scotland.

Our objectives are to create opportunities for enterprise; grow existing businesses, create jobs and strengthen the sustainability of local communities.

Job purpose:

The Loans Administrator is responsible for supporting the Loan Officer team as first point of contact for clients. The role holder will deal with client enquiries via telephone, email and mainframe lending portal, producing a variety of reports. You will primarily be supporting the Start Up Loan Officer team although ad hoc activities will be required in line with the needs of the business.

The post holder will also work to develop partnerships with local business support agencies and ensure DSL services are promoted in the market.

Assignment and review of work:

Duties are determined by the Chief Operating Officer. 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 are set in line with business needs.

Key result areas (5-10 statements):

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

Loans Administrator Activities

- Deal with new loan applications submitted by clients.
- Liaise with clients to obtain full information required by loan officers to conduct loan assessments for submission to credit underwriting.
- Manage input to SULC and DSL systems/applications, filing correspondence to electronic systems.
- Ensure a robust and continuous proactive management of loan application pipeline/work in progress, maintaining effective communication with applicants and loan officer team.
- Prioritise and manage your time to meet the requirements of the role and the business.
- Follow the procedures and processes laid down by the business.

Development/Support Activities

1. Support clients who wish to make an application with advice and information.
2. Assist the DSL team to develop new services for clients and be part of implementing these.
3. Work with external advisers to ensure DSL services meet the changing needs of clients and of the organisations that assist those clients.
4. Undertake Annual Compliance training in a timely manner.

Corporate Activities

1. Assisting with the organisation of DSL client and partner events.
2. Representing the company at relevant events when applicable.

Responsibility for resources (direct or indirect):

Number of people: N/A
Budgets: N/A
Finance: N/A
IT: Using and updating systems and processes as appropriate.

Communications and working relationships (internal and external):

Internal

Chief Operating Officer, DSL Team Assignment and progression of work.

External

Clients, Professionals, Business Advisers and Other funding organisations Provision and exchange of information to promote the various loan funds.

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

Essential

- Personally organised, diligent with an eye for and attention to detail.
- Excellent communicator both verbal and written.
- Ability to work independently and as part of a team.
- Ability to take initiative as circumstances require.
- Desire to learn and gain new skills.

Desirable

- Financial qualification/experience
- 3 year's general business experience
- Car owner/clean licence
- Experience of working as part of team in a fast-paced environment

Signature of postholder:

Date:

Signature of manager:

Date:

Job description compiled by:
I A Burnside

Date completed/revised: March 2024