

**Customer Manager – Europe (Based in Newcastle, UK)**

<b>Reports to:</b> Head of Lending (HoL)	<b>Responsible for:</b> 1 x Lending Team Officer (LTO) 1 x Lending Team Administrator (LTA)
<b>Date:</b> January 2025	

**Role and Responsibilities**

Manages the UK Lending team and provides excellent customer service to existing and potential customers in Europe. Supports Head of Lending in delivery of lending targets and report writing.

**Key Tasks****Core Tasks**

- Manages and develops the UK Lending team.
- Ensures successful completion of the daily lending payment process and ensures there is sufficient cover in case of absence of LTA or LTO.
- Provides excellent account management to a group of customers, carrying out all required activities including transactions processing, administration, monitoring and reporting.
- Manages the assigned geographical area to optimise lending income, maintain a quality portfolio, and control risks effectively in line with corporate objectives, business plan and lending limits.
- Ensures successful delivery of annual reviews of customers' accounts, among other regular monthly reports and lending documents.
- Delivers new lending facilities for approval and committal, if opportunities arise.
- Understands and applies key policies such as the credit policy and anti-money laundering policy and ensures effective arrears management.
- Contributes to the annual business planning and budget process by providing accurate regional customer information to the HoL.
- Represents the organisation at relevant trade fairs, partners' forums and other ad hoc activities.
- Develops and maintains relationships with key networks, customers and other social lenders.
- Keeps abreast of competitors' activities in the region.

**People**

- Manages and motivates UK lending team to deliver results.
- Communicates regularly with the HoL, Lending Managers and other staff members to ensure good information and work flow.
- Works with other teams in the organisation, in-person and virtually.
- Liaises with external advisors/professionals as and when necessary.
- Creates an environment for honest and open communication.

**Key Business reporting and administration**

- Keeps HoL aware of development in region.
- Maintains accurate records and reports using the agreed systems and ensures all customer files are well organised with all documentation in English as well as any local language.
- Prepares and submits income, expenditure and other necessary reports on a monthly basis.
- Provides all relevant input to the HoL (e.g. customers' position, barriers/issues, arrears) to allow results assessments.
- Provides social impact information and case studies, articles and other reporting as required in a format suitable for publication in members' newsletters and Shared Interest Social Accounts.

**Miscellaneous**

Carries out any other work necessary to maintain excellent customer service and any other duties commensurate with this post, or as reasonably requested by senior management.

**Skills and Experience**

**Essential:**

- At least 3 years experience of working in a customer-facing role
- Excellent customer relationship management skills
- Numerate – able to understand and interpret financial statements (Profit & Loss, Balance Sheet, Cash Flow) and information
- Aptitude in credit appraisal
- Sound business analysis skills
- Experience of working in and being sensitive to different cultures
- Detail-conscious and accurate
- Excellent report writing
- Experience of managing, and building relationships with others who are based remotely and good at building and managing relationships by phone, email or other virtual channels
- Excellent communication, including presentation skills and oral and written communications with a wide range of people from different backgrounds
- Flexibility to work at operational level
- Results focused
- Excellent team working and team building skills
- Excellent networking skills
- Ability to deliver to tight deadlines
- IT literate, including the use of spreadsheets and other Microsoft Office software
- Self motivated, proactive, organised and able to use initiative and to prioritise (self and others) in a multi-task environment.

**Desirable:**

- Experience of working with SMEs (small and medium enterprises)
- Experience in a lending environment
- Experience of developing and maximising partnerships with other organisations
- Experience in the Fair Trade market
- Experience in the agricultural and handcrafts sectors.

### **Education and Qualifications**

#### **Essential:**

- GCSE Maths and English or equivalent.
- Educated to at least degree level or equivalent (ideally in business, sales, finance or equivalent training in business, finance or sales management) or equivalent work experience/international overseas experience.
- Fluency in English, both written and oral.

#### **Desirable:**

- Fluency in French, both written and oral.

### **Limits of Authority**

Within Society guidelines, policies and procedures the post holder will be expected to

- Support the HoL in managing the team's expenditure within the approved budget
- Submit all expense claims promptly and manage credit card expenses (if any) within the credit limit
- Gain line management approval to all purchase orders including agreeing travel in advance with their line manager

### **Other**

#### **Essential:**

- Strong social motivation: commitment to, and empathy with, the aims and objectives of the Society and Foundation
- Flexibility: As our clients work across different time zones, you will also need to be flexible regarding your hours of work and you may be asked to cover for other members of staff during sickness, annual leave etc.
- Team working: getting along with your colleagues is essential. As part of your personal development programme, you will be asked to be a member of various cross-departmental project teams in order to meet specific objectives
- Fair trade and overseas development: it is essential for our employees to have an understanding of the main issues
- Willingness and ability to travel widely within the region

**I understand and accept the above job description and agree to carry out the functions and duties of this post.**

Signed:

Date: