

Lending Director

Property Finance

About Downing

Downing is a fast growing, entrepreneurial investment manager based in the City of London. We believe a great investment opportunity isn't just financial, it's a chance to invest in things that matter – our environment, our health, our society, our local communities and our economy. Our ability to adapt and innovate to create investment products for our customers is key to our growth and success and our <u>core values</u> are vital to everything we do – from the businesses we invest in to the people we hire.

Role and responsibilities

Downing's Property Finance Team focuses on providing senior debt to residential developers, with a focus on debt tickets of £1-10 million but with the ability to go to £20 million. We have recently raised an additional line of institutional capital and are looking to add a senior originator to the team who can manage deals from cradle to grave. The team is small, and the right candidate won't be afraid to get involved in all parts of the deal process. We have a structured finance approach to lending – we are not volume driven and while targets need to be met, we are not sales driven in our approach. The role should appeal to candidates with a background in either debt funds and/or commercial/corporate banking.

As a Lending Director, you will play an important role in in planning, organising and directing Downing's commercial lending operation, while keeping in mind our entrepreneurial values.

Responsibilities includew loans through existing and new relationships. Underwriting, structuring and executing deals and managing the full loan life cycle including ongoing monitoring and approval of drawdowns.

- Adopting a credit focussed approach to origination and portfolio management we seek to preserve our investors' capital.
- Developing key client relationships to ensure that we are aware of their future lending needs and our clients understand Downing's various lending products.
- Presenting new deals to the Investment Committee.
- Working alongside other team members to develop new lending products within the property finance space.
- Sharing your market and technical knowledge with junior team members.
- Assisting the head of team and wider business as required.

Key skills and experience

- Persuasive and charismatic approach.
- Proven experience within residential property lending including structuring and executing development finance and/or bridging finance deals.
- Detailed understanding of related legal matters and due diligence.
- Strong sense of ownership and task completion/deadline-driven.
- Ability to work independently and within a small team, as required.





• Inquisitive approach and problem-solving mentality.

Personal profile

- **Customer-oriented** you care about improving service to our customers and providing solutions to deliver successful, right-first-time outcomes.
- Approachable, friendly and professional while working diligently. Nothing is too much trouble.
- Attention to detail getting things right first time
- Assertive and focus on execution you make things happen.
- **Creative** you think outside the box. Everything can be improved and we want someone who is confident putting forward new ideas.
- **Team player** have fun! We do our best to cultivate an open, honest, hard-working but fun culture at Downing.

Pay and benefits

For the successful candidate, we will put together an attractive reward package that will include:

- Competitive salary dependent on experience and qualifications
- Discretionary bonus
- Pension scheme
- Health insurance
- Life assurance
- Income protection
- Death in service insurance
- Additional social perks

Additional details

- Reports to the Partner who is Head of Property Finance
- All candidates must be eligible to work in the UK or have a working visa.

To understand what information we collect about you, how we will use it and for what purpose, please read our <u>privacy notice</u>.

