

This CV is presented by



Tel: 0161 819 2000 Fax: 0161 832 2233

Mobile: 07814 903032

Email: liz.craig@kingsleyadams.co.uk

Web: www.kingsleyadams.co.uk

Sarah Jackson

Computing:

- Advanced level Microsoft Word, Outlook and PowerPoint. Intermediate Excel, Sharepoint, Solar and iMal.
- Able to use the internet to high standard for research and communication.

General Interests:

- Cooking.
- Swimming.
- Reading.
- Walking.

Residence

Essex

Education

2002 – 2005. BSc (Hons) Rural Environmental Science, University of Reading.
Degree result: 1st.

2002. A-levels: Biology, Chemistry and Maths.

2001. A/S Level: Business Studies.

Employment History

April 2015 – Present day

Masthaven Finance Ltd

Senior Underwriter and Funding Manager

- Deputy head of bridging underwriting department.
- Mandate of £900,000 underwriting, residential first and second charges, property development, commercial, and buy-to-let loans.
- Responsible for building a team that specialises in £600k+ and complicated loans.
- Liaising with lawyers to ensure complicated deals fit within lending policy, regulation and meet customer requirements.
- Ensuring customer is fully aware of the loan they are taking on and assessing if the exit stated is viable repayment method. Any concerns of fraud or false information raised with Compliance dept.
- Manage up to 20 cases at once. Requires organisation, prioritisation and ensuring customer/broker service is maintained.
- Fully aware of regulation requirements, Consumer Credit Act and upcoming Mortgage Credit Directive
- Suggesting process / policy changes to improve efficiency and product offering.
- Responsible for maintaining relationship with 5 external funding lines and ensuring transactions are placed in appropriate portfolio in line with funders criteria.

Oct 2007 – March 2015

Bank of London and the Middle East

2009 – 2015

Manager, Credit Department

- Assessing all Property Department and Private Banking new business proposals, mainly being prime London residential and commercial lends, both development and investment.
- Held a mandate of £2,000,000.
- Analysing and commenting on departmental portfolios including annual asset valuations/residual values, identifying provision requirements, and any transactions that have the potential to become problematic.
- Ensuring proposed transactions fitted within the Banks risk appetite framework and suggesting how it could be taken forward if not.
- Analysing company financials, net worth statements, site visits and meeting clients where necessary. This involved close work with front office teams.
- Considering and approving annual reviews/facility amendments within mandate.
- Analysing transactions from other departments when necessary including Leasing, Acquisition finance and Capital Markets.
- Thorough knowledge of AML, industry compliance and TCF.

A twice weekly presentation of her opinions to Credit Committee has made her a confident speaker. Responsible for the department admin function.

Other ancillary tasks:

- Debt recovery: liaising with defaulted clients to try and agree a repayment plan; analysing and suggesting a recovery procedure to senior management for approval; working with external lawyers to progress legal action; attending court hearings and repossessions; managing Receiver/Administrator relationships.
- Sole responsibility for static data management held within the core banking system and Loans Administration / covenant monitoring.
- Credit Department representative for all bank-wide initiatives and working groups, including system implementation, policy & procedures and operational risk.

2007 – 2009

Corporate Banking Assistant

- This position allowed her to develop her financial knowledge within a small Banking team.
- She successfully managed the day-to-day running of a number of smaller property and leasing transactions involving client liaison, reporting to Credit Committee, writing annual reviews as well as on-going monitoring.
- This position also involved the development and maintenance of a bank-wide asset register and data warehouse.

May 2006 – October 2007

Voelcker Consultants

Planning Consultant

- Undertaking Phase 1 Desk Studies involving data collection from a variety of sources whilst considering external factors that could impact the viability of a site.
- A secondary part of the job was to undertake Phase 2 site investigations. This involved liaising with clients, architects and local authorities to ensure construction projects meet Local Authority Standards.
- The nature of the projects meant she had to be able work independently.

2005 – 2006

Adams Environmental Ltd

Environmental Consultant

- Graduate position.
- Assistant building surveyors and supervising building sites.
- Gained knowledge of appropriate health and safety legislation along with an awareness of associated hazards.
- Involves working under own initiative on site as well as part of a team within the office.

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