



Portfolio Management Associate

(Fixed-term contract, maternity cover)

The Puma Group

Puma Property Finance (“PPF”) is part of Puma Capital Group, an award-winning investment manager, and a leading provider of growth capital to UK SMEs and property finance to developers and real estate investors.

The Puma Property Finance Business

We have been providing senior real estate funding under the Puma brand since 2005.

We are a development focused lender, targeting loan sizes from £10m to £50m. We have particular expertise in the healthcare, student accommodation and hotel sectors, in addition to more mainstream residential and commercial real estate. Our loans are first charge, stretch senior up to 70% LTV, to professional borrowers with strong track records. In addition to our core development loan product, we also provide pre-development bridge and development exit lending.

Our lending approach is relationship-driven, with a significant proportion of new loans coming from repeat borrowers. We also establish deep, long-standing networks with debt advisers and specialist brokers. We believe that responsibility for the success of a loan lies with the whole business, and we expect the originating team to maintain oversight of the loan throughout its lifetime.

We have three principal funding lines: a retail operation lending under the Puma Heritage brand and two institutional forward flow facilities provided by a UK private equity house, RoundShield Partners, and a global asset manager, Waterfall Asset Management. Together, these lines have allowed us to lend over £1.5bn to date, with an impressive track record of no capital losses. Puma Heritage continues to onboard material new capital on a monthly basis, and we are actively pursuing additional institutional funding sources. As such, it is an exceptionally exciting time to join the business, as we combine our already very strong track record with ambitious growth strategies to continue building meaningful market share.

Further details of our lending products and examples of recent transactions can be found at www.pumapropertyfinance.co.uk

Who we are

The team at Puma are bright, ambitious and passionate about what we do. Our non-hierarchical and meritocratic approach results in a close-knit team with a unified goal. We believe that success is produced by and belongs to all.

Our values are:

- **Collaboration:** Working together towards the same goal, sharing knowledge and expertise
- **Aspiration:** Striving for excellence in everything we do
- **Respect:** Fostering an environment where everyone behaves with respect and integrity
- **Value Creation:** Delivering outstanding results for our internal and external partners.

These values underpin our business, and they inform every aspect of our behaviour — from how we manage money to the types of companies we support.

We continue to strive towards being a more diverse, equitable and inclusive workplace for everyone with a focus on inclusivity and belonging at all levels for **all** staff. We focus on a number of initiatives including training, our policies and procedures and having a culture that focuses on authenticity for all our team members. We're excited to continue to improve our commitment as allies and create a workplace where everyone is able to bring their whole self to work.

In addition, while it is a given that rewards are highly competitive and based on performance, we also believe in benefits that reward you in a more rounded way; as an example, our team get their birthdays off and personal development grants (for sushi making classes, photography, golf lessons or any interests you have that make you, you).

As well as the standard benefits including an enhanced pension, life assurance, private healthcare etc., other examples of supporting our staff include an enhanced maternity (3-6 months full pay dependant on tenure) and paternity policy as well as fully paid time off for miscarriages and baby loss. We are keen to support our people through various times in their lives from moving house (with paid time off) all the way to key events such as growing their families and menopause. Our team follow a hybrid working model where they are (with their manager) responsible for the days they are in the office or on 'site' (usually three days) and when they work from home.

We also take our responsibilities seriously, actively fundraising for our chosen charity of the year through a variety of activities as well as other socially responsible initiatives including partnering with a number of mentoring schemes where staff are able to support students through their educational journeys.

Our holistic approach to looking after our staff has meant that our staff turnover remains consistently low. And while we don't adopt this approach for the accolades, we are delighted to have been ranked in the top 100 Great Places to work, Financial Services and Insurance (Small and Medium) and to be certified for the same. We were also finalists for the Equity, Diversity and Inclusion Programme of the year and the Mental Health & Wellbeing Programme of the Year in the Inspiring Women Awards run by Property Week.

The Role

This is an exciting role with a wide and varied remit, in which you will work in close contact with senior members of both the Lending and the Portfolio/Risk teams. You will get exposure to all information flow and loan monitoring activities in a fast-growing development finance business. You will also have the opportunity to support the Lending and Risk teams in due diligence activities and loan underwriting and execution.

Key Responsibilities:

Loan management and monitoring

- Day-to-day responsibility for financial monitoring of the loan book
- Creation and maintenance of loan interest workings and associated schedules based off signed loan documentation
- Production and maintenance of up-to-date loan-by-loan cash flow projections
- Preparation of redemption statements and loan positions for borrowers
- Preparation of invoices and interest statements for borrowers, and associated cash collection
- Detailed review of project monitor reports, highlighting and escalating areas of risk as appropriate
- Monitoring surpluses / shortfalls on development finance facilities and running the cash call strategy with borrowers
- Providing VAT and other tax guidance on prospective loans
- Processing drawdown requests

Business support

- Preparing loan portfolio reports and analysis for Property Finance management team
- Preparing calculations and reports for institutional funding partners

- Preparing and managing cash calls from institutional funding partners
- Assisting with loan related queries from auditors
- Responding to queries from investor relations and business development teams

Systems development

- Core role in the implementation of a system-based loan management and monitoring approach, and transition from current reliance on manual procedures

Knowledge and Experience:

Skills

- Ability to multi-task and work in a fast paced and team-oriented environment
- Meticulous attention to detail is essential
- Excellent interpersonal and communication skills – both written and verbal. The role involves the interaction with internal and external professionals (origination team, lender committee members, quantity surveyors, valuers) and an ability to communicate clearly both over the phone and via email and summarise information is fundamental
- Proficiency in full suite of Microsoft Office products (Excel, PowerPoint, Word and Outlook)
- Excellent analytical and financial modelling skills

Personal Attributes

- Strong interest in real estate finance
- Highly organised
- Detail oriented
- Adaptable and keen to learn
- Independent, self-motivated and able to show initiative
- Results-driven and able to work well in a small team



Research shows that men typically apply for roles when around 60% of the criteria is met, however, women and other underrepresented people often only apply when they tick every box. So, if you think you have what it takes, but don't necessarily meet every single point on the role description, please do still get in touch – we would love to hear from you!