



Lending Manager - Property Bridging Finance, Ireland

Onate is a recent entrant to Ireland's alternative lending landscape that is growing rapidly. We're laser focussed on property bridging loans. Read about our recent €60m of additional funding [here](#).

Onate's founders are successful entrepreneurs with a passion and long term vision for this Irish based business. They have a reputation for innovation, and have built several successful businesses between them.

We have one immediate vacancy focused on loan origination, with further positions in this department available in the coming months. As such, we are accepting applications from a range of seniority levels. The job title and specific responsibilities will reflect the experience of the candidate.

Role overview

This role is focused on the origination of bridging loans, either direct or via introducers, and is critical to our relationships with the broker and borrower community in Ireland. The candidate will be a key member of the team, reporting to the CEO.

The firm's focus is on first charge residential led bridging loans below €2m. This doesn't include development risk, besides light refurbishment.

'Property Entrepreneurs' are our typical borrowers, not large scale developers or investors. Experience with this group, and relevant introducers, is important.

Onate is fast paced and entrepreneurial. The candidate will be comfortable getting scrappy and shaking trees for deal flow. Not waiting for the phone to ring.

Pace and reputation is everything in this space. So we'll support your success by making quick decisions and always following through on what we say. In return, we need you to be clear with brokers/borrowers around what deals do and don't float our boat.

Working Environment

Our staff can work from home if they prefer, and don't need to be near Dublin. Our "remote first" processes include clear, regular, written communication shared throughout the organisation.

High performance is not correlated to working long hours and weekends. We promote a culture of efficiency. Working hard when necessary, but not long hours for the sake of it.

We coach our team to embrace this culture. We have their back as they transition away from putting in more hours to succeed. We help them adopt new technologies and tools that promote efficiency.

This builds to an environment of high autonomy, but also high performance. You will have clear targets that you buy into and will get support from the team to deliver them. Central to this is a commitment to equal opportunities. We embrace being an equal opportunities employer.

Duties

- Heavy outbound activity. Communicating our lending criteria and helping build a positive reputation in the market
- Hands on. Able to support the whole lifecycle of the loan from first contact to completion if required
- Ongoing feedback on our processes, proposition and positioning to maximise deal flow
- Embrace and utilise new technologies to aid efficiency
- Collaboration with brokers, borrowers and other parties linked to the credit process
- Unwavering commitment to transparency and effective communication with team members
- Promote a 'can do' culture and surface problems early.
- We have no place for a 'computer says no' approach. Solve problems with an entrepreneurial mindset
- Comfortable in a changing environment, as is commensurate with a new innovative business
- Commitment to ongoing self-development

Key requirements

- Several years credit experience, familiar with the end-to-end process of lending
- Experienced in alternative lending deal origination, preferably a product aimed at 'property entrepreneurs'
- Understand how to diligence residential property bridging loans. Knowledge of the stakeholders in the market that can support this process
- Existing Irish contact base preferable but not essential
- Preferably QFA or another relevant professional qualification