

Job Specification

Job title	Recoveries & Risk Manager
Reporting to	Head of Risk, Invoice Finance
Place of Work	Reading or Manchester
Division	Risk

Company Overview

Time Finance plc is an AIM-listed business specialising in the provision of funding solutions to UK businesses seeking to access the finance they need to realise their growth plans. UK Businesses can take advantage of an extensive portfolio comprising: Asset Finance, Invoice Finance, Loans, Vehicle Finance and Asset Based Lending. Since a new strategy was launched in 2021, the business has grown rapidly and now provides over £200million of funding to c10,000 UK businesses to support their growth. Time Finance operates from four locations across the UK – Bath, Manchester, Warrington and Reading. Recognised by Best Companies 2025 as a “Very Good” Company to work for.

Main Duties and Responsibilities:

- Ensure that all client facilities that enter a “collect out” position are given priority to maximise recovery opportunities.
- Collect out ledger verification, with oversight when other resource is required.
- Reporting on outstanding audits.
- Reporting on low verification levels.
- Client sampling exercise at 3 months from commencement.
- Carry out internal audits of processes.
- Work with Head of Risk to provide support in “intensive care” situations
- Provide regular updates to Head of Risk of problem cases to ensure bad debt provisions accurately reflect the status of the portfolio. -
- Travel to and from client premises to obtain all relevant supporting paperwork when needed.
- Escalate recoveries through to legal liaising with panel solicitors, both debtor level and guarantor action.
- Maintain and update collect out portfolio report and provide updates at monthly management meetings
- Deal with all customer matters efficiently, fairly and consistently in line with cultural Values

Skills
✓ Excellent written and verbal communication
✓ Ability to analyse and report information
✓ Full UK driving license is essential
Experience
✓ 5+ years' experience in Invoice Finance or similar industry
✓ 3+ years' experience in Operations and client-facing roles
Qualifications
✓ Relevant ABFA/UK Finance qualification (Certificate/Diploma)

Benefits Package:

- 26 days' annual leave, increasing to 28 days after 2 years' service
- Life assurance & Income protection
- Private medical insurance
- Healthcare cashback plan
- Holiday exchange scheme
- Cycle to work scheme
- Electric Car Scheme
- Auto-enrolment pension

Time Finance has a strong group culture and our values underpin everything that we do; we put People First, we are Bold, we are Flexible and we are Genuine.

We are an equal opportunity employer and value diversity. We do not discriminate on the basis of gender, race, religion, sexual orientation, disability or age.