



Fluent Futures

2021 Graduate Training Programme



Fluent Futures

Learn to speak our language

At Fluent Money, people are vital to what we do and how we do it.

As the UK's largest specialist finance broker, our customers choose Fluent for our expert advice and understanding of the market and they benefit from our fintech first approach.

We welcome new talent into the business, encouraging the support and fresh perspectives that this brings.

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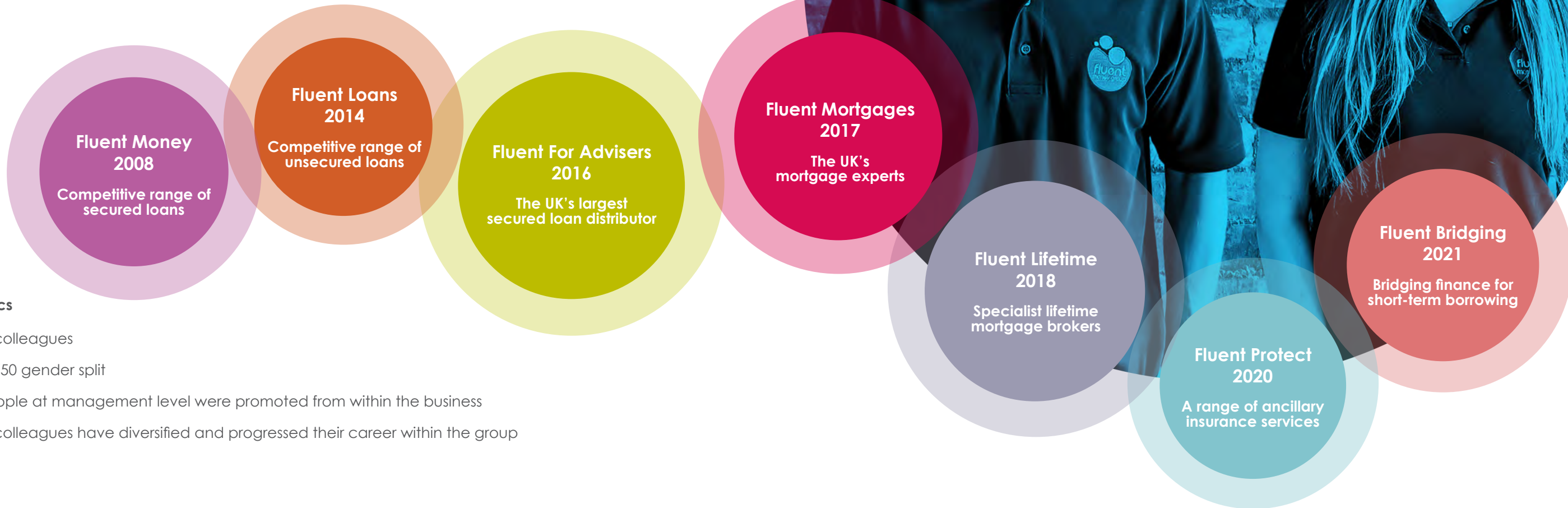
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Who we are

Our first business, Fluent Money, was founded in September 2008 with an aim to provide customers and partners with access to a market leading secured loans customer journey.

Through our use of integrated technology, our My Fluent App was the first of its kind within the UK financial service industry, customers access secured loan products with the minimum amount of friction and touchpoints. Now, around 1 in 3 secured loans written anywhere in the UK are transacted through Fluent Money.

We didn't just stop at secured loans. We took the Fluent approach to new markets and since 2008 we've launched a number of award-winning business products including:



Fluent Statistics

- Over 350 colleagues
- Almost 50/50 gender split
- 76% of people at management level were promoted from within the business
- Over 150 colleagues have diversified and progressed their career within the group



Who we work with

Today, Fluent is seen as a market leader across a number of sectors.

We're proud of what we achieve every day, working in collaboration and partnership with our impressive panel of established lenders to deliver the absolute best outcome for every customer and every partner, every time.



Life at Fluent

There's more to life at Fluent than the products we provide. Our people are at the heart of what we do and we're committed to personal development.

Whilst we're based out of the historic Loco Works site in Bolton, our large open plan offices are anything but dated. We undertook a full refurbishment in 2021, making Rivington House the perfect location for collaborative working.

We're also a social bunch. Our annual awards evening is one of the highlights of the year and we run a series of extra social and charity events across the year too.

Other benefits include:



Rising holiday entitlement



Education funding



Birthday leave



Fee-free FMG products for staff, family and friends



A gift on your yearly work anniversary



Free refreshments



Free parking



Enhanced holiday pay for those earning commission



Fluentflex days (12 days to work from home)



Holiday buy & sell scheme



Death in service



Modern dress code/ company uniform provided

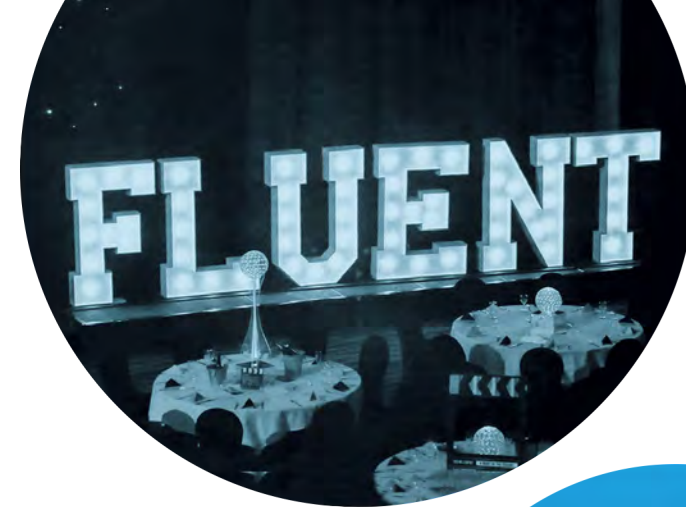


We offer a range of benefits including a generous pension scheme and private medical insurance package via Vitality Healthcare. Vitality provides you with discounts to help make healthy living easier and be rewarded for getting active.

Vitality Rewards

- Free Apple Watch (when you earn 160 activity points a month)
- Free cinema tickets
- Free Caffè Nero drinks
- Amazon Prime
- Headspace subscription

Check out the Vitality website to view the full range of membership benefits.



We often talk about the Fluent family and we'll look after your wellbeing in a number of ways. We encourage and organise plenty of office socials, sports or charity fundraising events.



What we offer

Our graduate training programme is structured to give you accelerated career progression.

As a group, we value hard work and dedication. We invest in our people by providing them with the skills and confidence they require and reward those who deliver.

We'll support you every step of the way, giving you opportunities to maximise your potential.

Our generous performance related bonus scheme rewards individuals for their success. Average on-Target earnings (OTE) are around £40k, meaning that hard work is recognised and rewarded.



Upon completion of your initial training, you'll continue to develop technical and specialist skills according to your future career aspirations. Our breadth of services and support functions mean that you'll be in a position to decide what area you would like to specialise in; from being a specialist mortgage broker, bridging finance guru or a compliance expert.

What it takes

When you join, we'll expect you to take personal responsibility for managing your career. You'll need to be proactive towards your learning and work hard, often to tight deadlines and long hours.

You'll get out of this what you are prepared to put in, we reward high performance!

As a qualified adviser you'll be working with our customers, providing regulated advice and focussing on appropriate outcomes. As you can imagine, your contribution will make a real difference to our customers, so you'll need to engage with them and build rapport to ensure that we deliver the absolute best outcome for them.

“ I love the culture of the business. We're all one team and everyone is welcoming. It's a place where we like to have fun, but also work hard and take pride in what we do. ”

Alice, Team Leader



What we look for

Most businesses talk about qualifications, or experience. We like to take a slightly different approach.

Outside of having a strong head for numbers, our ideal candidate will have a savvy head for business, plus a real interest in building relationships and a curious and eager approach to quick learning. The right person will also be a committed team player, with a strong work ethic and drive to contribute to the business.

“We are searching for fresh new talent to join the Fluent Family.”

Chris Meadows, Managing Director
Fluent Money

What's in it for you

A fantastic opportunity to join a market leading business, who'll provide you with all the tools and support needed for success.

Whilst we provide a competitive basic salary you'll also have chance to increase your regular earnings through a performance related bonus. The sky is the limit for candidates who excel.

You'll also have some of the best people in the industry by your side – mentoring, supporting and helping you understand what makes Fluent so special.

“I love how much experience you gain and the opportunities that are presented to you. In the time I've been here, I've been given the opportunity to showcase my skills, personality and what I can bring to the team.”

Jordan, Adviser
Fluent Money



We think that Fluent is a pretty special place to work, but don't just take our word for it. Here's a selection of what our customers, colleagues and partners have to say....



“In the most challenging year of my life, Fluent saw my potential and gave me the opportunity to flourish.”

Chloe, Junior Graphic Designer
2020 Salford University Graduate

“They have helped move loan application processing into the modern era by focusing hugely on people and on the development of apps to help make the customer journey much more effective. This has benefitted customers and lenders and has led other brokers to consider transitioning to keep up with their pace of development. They remain a flag bearer for our whole industry. **”**

Simon, Commercial Director,
Optimum Credit Ltd (Lender)

“ In a word awesome...

Truly fantastic service from start to finish. Shane and Faye were never less than proactive and professional throughout. Thank you so much for helping me through this difficult period. I strongly recommend using these guys if you need a mortgage. **”**

Alex, Fluent Mortgages (Customer)

Excellent ★ Trustpilot

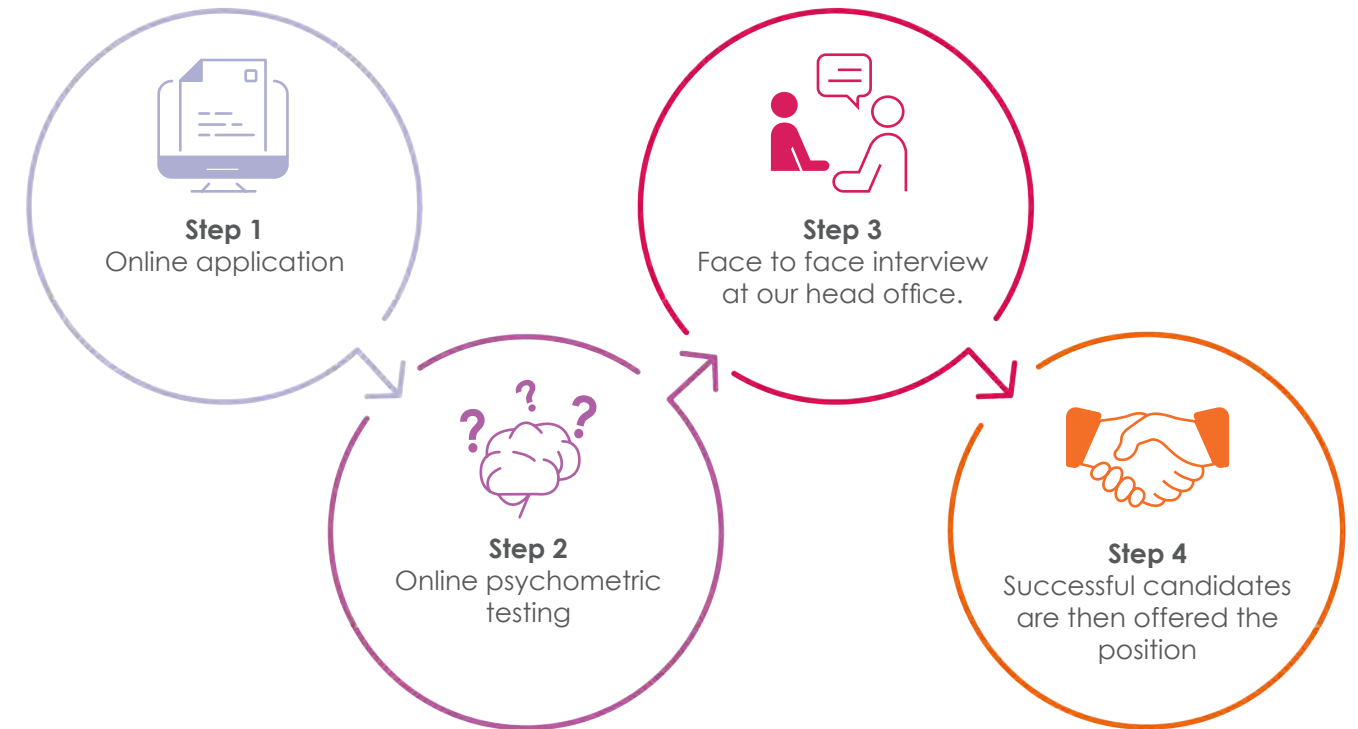
“What I really like about Fluent Money Group is that everyone is really committed to building this company. **”**

Rodney, New Business Coordinator



What happens next

We'll be honest, the recruitment journey is quite intense. Through our interview process we want to get a firm understanding of you, your skills, experience, interests – but above all your attitude to learning.



So, are you ready to be a part of our Fluent future?

Send your CV to: graduaterecruitment@fluentmoney.co.uk
We look forward to hearing from you.



 graduaterecruitment@fluentmoney.co.uk

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