

**Skills Set for Directors of Highland Opportunity (Investments) Ltd**

Category	A - Essential Criteria	B - Desirable Criteria
Experience	A.1 Experience or knowledge of business or community development and funding A.2 Understanding and awareness of corporate governance A.3 Working as part of a Board or Senior Management Team	B.1 Financial awareness and assessment skills B.2 Funding experience B.3 Understanding of risk management B.4 Development of operational policy within strategic guidelines and priorities.
Skills	A.4 Ability to listen and challenge loan proposals A.5 Understanding and ability to assess and interpret business and financial plans A.6 Analytical skills to understand subject matter that may be complex from written and verbal sources.	B.5 Relevant skills to contribute to the assessment of applications e.g. financial, legal, marketing, property, general management etc. B.6 Effective communication skills including the ability to form a balanced view and to challenge and debate in a constructive manner.
Personal qualities	A.7 Acceptable to FCA (Finance Conduct Authority) as an 'Approved person' – <a href="http://www.fca.org.uk/approved-persons">www.fca.org.uk/approved-persons</a> A.8 Good team player and able to act effectively as an ambassador for the company with all stakeholders	B.7 Commitment to the success of HO(I)L and its contribution to the economic wellbeing of the Highlands B.8 Positive outlook and approach
Other requirements		
Additional requirements for Board Chair	A.14 Able to act effectively as main ambassador for the company A.15 Able to plan and conduct Board meetings effectively A.16 Previous Board or similar experience	B.9 Developed leadership skills B.10 Able to maintain an overview of performance and development, advising as appropriate B.11 Good management skills