



Job Description

Job title:	Business Development Manager
Reporting to:	Head of Mortgage Sales
Salary:	A competitive salary, contributory pension and private health insurance
Hours:	Full-time (37.5 hours)

Responsibilities and Duties

You will be creating, developing and strengthening Key Relationships with intermediaries, initially within our heartland area (Midlands) to increase our mortgage lending volumes.

A key aspect of the role will be supporting our intermediary partners understand how we can help with their complex enquires and assessing those against lending criteria, policy and our affordability model. You will also be responsible for presenting enquires to the Society's Underwriters for initial agreement at our daily Credit Committees.

You will be conducting meetings either virtually, by telephone or presenting face to face to promote our brand and lending proposition. You will be responsible for educating intermediaries in how to use our 'SRBS Mortgage Hub' and ensuring applications are properly packaged to our Underwriting team. You will also be required to attend Conferences and Exhibitions to promote products and services.

You will maintain a database of your Key Relationships and ensure a proactive approach to generating and converting opportunities, reporting this on a weekly basis. This knowledge will provide feedback into trends, possible new initiatives and market intelligence.

Experience and skills required:

- The ability to build relationships with individuals, SME's and large firms.
- Strong communication skills.
- Proven track record of successful new and existing sales delivery.
- Strong product and mortgage market industry knowledge.
- High energy, drive and enthusiasm.
- Able to work independently, from home and in the field with face to face broker meetings
- CEMAP qualification
- A solid understanding of mortgage underwriting.

Financial Crime

- To ensure that Financial Crime, Anti Money Laundering and Fraud standards and guidance are adhered to as part of day to day activities as outlined by the Society's policies and in line with regulatory expectation

Data Protection

- To ensure that Data Protection policy, standards and guidance are adhered to as part of day to day activities as outlined by the Society’s policies and in line with regulatory expectation

Training

- Adhere to the Society’s Training and Competency Policy including maintaining of self-study, attend industry training and internal CBT training modules.
- Maintain competency as required under Certification Staff obligations

Conduct Rules

- Adhere to Individual Conduct Rules as prescribed by the FCA and PRA

Risk Management

- To take personal responsibility and escalate any incidents or risk events when they are identified.

Person Specification

Academic/Professional/Trades Qualifications

Essential	Desirable
CeMAP	

Work Experience and Skills

Essential	Desirable
Previous Business Development Management experience within the mortgage industry	
Knowledge of appropriate legislation, regulations and guidance within financial services industry	
Ability to prioritise and work under pressure	

Personal Characteristics

Essential	Desirable
Proactive	
Excellent written and verbal communication skills	
Attention to detail	
Full UK driving license	

Senior Management Regime:

<p>Senior Management Functions PRA Rule: senior management functions</p>	<p>Not applicable</p>
<p>Prescribed Responsibilities PRA Rule: allocation of responsibilities</p>	<p>Not applicable</p>
<p>Other Function FCA SUP Rule 10C (SYSC 4 Annex 1G)</p>	<p>Not applicable</p>
<p>Certification Staff</p>	<p>This is a Certification Staff role identified under:</p> <ul style="list-style-type: none"> • FCA - (SRBS ref 5) Functions requiring qualifications under SYSC 5.2.39R / 40: Each function involving an activity for which there is a qualification requirement as specified in TC App 1.1.1R • FCA/PRA - (SRBS ref 7) Material risk takers (Article 3 (8)): the staff member has managerial responsibility in a material business unit and reports directly to the staff member who heads that unit;
<p>Conduct Rules</p>	<p>1: You must act with integrity</p> <p>2: You must act with due skill, care and diligence</p> <p>3: You must be open and co-operative with the FCA, the PRA and other regulators</p> <p>4: You must pay due regard to the interests of customers and treat them fairly</p> <p>5: You must observe proper standards of market conduct</p>

The duties and responsibilities of this job description are not exhaustive, and the post holder will be required to perform additional duties and responsibilities over and above those defined to meet the needs of the business.

Employee Signature _____ Date _____

Manager Signature _____ Date _____