

## JOB DESCRIPTION

<b>Job Title:</b>	Business Development Manager	<b>Job Band:</b>	3b
<b>Department:</b>	ISS	<b>Location:</b>	
<b>Accountable to:</b>	Intermediary Sales Manager	<b>Number of Direct Reports:</b>	0
<b>Job Purpose:</b>	<p>To actively contribute to the achievement of business objectives and standards for intermediary introduced mortgage business. To actively and positively promote the Society and its products and services.</p> <p>To produce business propositions for consideration by the Intermediary Sales Manager, Product Committee and Board.</p> <p>To deliver sales revenue, product mix and margin targets at an acceptable level of risk.</p> <p>To develop relationships with mortgage brokers, packagers, large distributors, builders/housing associations etc. to promote Mansfield Building Society and encourage partnering and business opportunities.</p> <p>To achieve targets of new business within budgeted margins, risk profiles and income drivers by effectively communicating information on our products, criteria and lending policy.</p> <p>To assist the Intermediary Sales Support (ISS) Team handling broker calls and processing decisions in principle when volumes are high and to cover holidays and other absences. To keep the ISS CRM system and logs up to date with details of enquiries and other sales activity.</p>		

MAIN DUTIES	
<b>OPERATIONS:</b>	Contribute towards departmental business planning
	To support the National Account Manager in building and maintaining mutually beneficial relationships with Key Accounts.
	To support the wider ISS team in developing local broker relationships as required from time to time
	Maintain broker engagement plans for all key/volume relationships. To include performance against agreed targets YTD.

	<p>To identify brokers from within our National and Key Account relationships where there is the potential to write good quality volume mortgage business. Develop and build close working relationships with identified brokers over a period of time with regular visitations. Promote and sell other products, when available.</p>
	<p>To undertake the required number of weekly visits to identified distributors to promote the product range and to educate effectively in the ways of 'The Mansfield' whilst effectively managing geographic coverage.</p>
	<p>Undertake presentations and training sessions with groups of brokers and broker help desks.</p>
	<p>To achieve an agreed level of sales of residential mortgages, in the right mix and margin to include, prime residential, buy to let, shared ownership and equity, complex prime and older lives (and other products when available).</p>
	<p>Ensure effective liaison and teamwork with other business areas including Underwriting, Marketing and Intermediary Sales Support to achieve a co-ordinated, integrated approach to developing business opportunities.</p>
<b>ADMINISTRATION:</b>	<p>Provide quality business returns and visitation reports as and when required and in accordance with specified timeframes.</p>
	<p>To regularly check on progress of applications in order to ensure that our brokers and customers receive the quality of service consistent with the Society's service standards, reporting any issues to the Intermediary Sales Manager.</p>
	<p>To maintain comprehensive and compliant records as per Society, and regulatory requirements that may apply.</p>
	<p>To continually review the quality of mortgage applications (at broker level) and decisions in principle to ensure that they are consistent with policy and required standards and accompanied by a reasoned case with appropriate supporting information as required. Where application quality is poor, take steps to address quality via training of brokers.</p>
	<p>To ensure customer complaints are accurately captured/logged. Ensure appropriate analysis and resolution of issues impacting upon customers with root cause analysis and learnings to ensure we continue to improve the quality of service for customers.</p>
<b>BUSINESS DEVELOPMENT:</b>	<p>Represent the Society at meetings/events such as:</p> <ul style="list-style-type: none"> <li>• Round tables and seminars</li> <li>• Industry and Trade Events</li> </ul>
	<p>To prepare and collate management information in accordance with laid down procedures and standards</p>

**GENERAL DUTIES:**

- Carry out all duties as detailed and in accordance with documented policies and procedures
- Maintaining risk awareness within your role, ensuring relevant controls are implemented and are operating effectively, reporting of all risk events identified and escalating risk issues which have the potential to breach the Society's appetite for risk / control environment.
- Prepare and collate management information in accordance with laid down procedures and standards
- Ensure all targets/objectives as laid down are achieved.
- Promote the interests of and ensure adherence to the policies of the Society.
- To carry out all duties taking into account the FCA's Conduct Risk requirements and principles of Treating Customers Fairly.
- To carry out all duties in compliance with the FCA's Conduct Rules as applicable to the role (as detailed in the Code of Conduct Sourcebook (COCON)).
- To ensure that regulatory requirements in respect of Anti Money Laundering (AML) and Terrorist Financing are complied with, including:
  - Understanding the law and personal obligations and responsibilities under it and the potential legal and regulatory penalties for any breach / non-compliance.
  - Completion of training as required in order to attain and maintain knowledge and continuing competence in AML systems, controls and procedures.
  - Reporting knowledge or suspicion of any money laundering or terrorist financing activity promptly in accordance with procedures.
- Undertake other duties as may be required in the post and department detailed above or any other post in any department or branch of the Society.

This job description will be amended in consultation to reflect changes in or to the job.

**DATE:**

**AGREED:**

## PERSON SPECIFICATION

CRITERIA	ESSENTIAL	DESIRABLE
<b>QUALIFICATIONS</b>	<ul style="list-style-type: none"> <li>• 5 GCSES/O'LEVELS A-C</li> <li>• Educated to A-LEVEL or equivalent</li> </ul>	<ul style="list-style-type: none"> <li>• Educated to Degree level</li> <li>• CeMap</li> </ul>
<b>EXPERIENCE</b>	<ul style="list-style-type: none"> <li>• Experience within a similar position</li> <li>• Experience dealing with Brokers</li> <li>• At least 1.5 years' experience in a business working environment</li> </ul>	<ul style="list-style-type: none"> <li>• Experience working in a regulated environment</li> <li>• Strong presentation skills</li> <li>• Existing relationships in the Intermediary Industry</li> </ul>
<b>KNOWLEDGE</b>	<ul style="list-style-type: none"> <li>• Mortgage and lending policy knowledge</li> </ul>	<ul style="list-style-type: none"> <li>• Knowledge of regulation, AML, Treating Customers Fairly</li> <li>• Strong understanding of mortgage clubs &amp; networks</li> </ul>
<b>SKILLS AND ATTRIBUTES</b>	<ul style="list-style-type: none"> <li>• Strong oral and written communication skills</li> <li>• Ability to problem solve</li> <li>• Attention to detail</li> <li>• Good time management</li> <li>• Self-sufficient</li> </ul>	<ul style="list-style-type: none"> <li>• Ability to organise own diary &amp; prioritise workload</li> <li>• Can deliver under pressure</li> </ul>
<b>PERSONAL ATTRIBUTES</b>	<ul style="list-style-type: none"> <li>• Ability to converse with customers &amp; colleagues</li> <li>• Organised &amp; Diligent</li> <li>• Adaptable to change</li> <li>• Team Orientated Individual</li> <li>• Personable</li> </ul>	