



## **Job Description – BUSINESS DEVELOPMENT MANAGER**

- Job Title:** Business Development Manager
- Hours:** 37 hours per week. 9.00am to 5.00pm Monday to Thursday, 9.00am to 4.30pm Friday with 1/2-hour lunch break. Some occasional work in the evenings and early mornings may be required
- Holidays:** 28 days per annum plus statutory Bank Holidays
- Salary:** £32,000 to £37,000 per annum
- Pension:** Up to 10% matching contribution to group personal pension scheme. Plus 4 x basic salary cover for death in service (after qualifying period)
- Other Benefits:** Annual £250 Personal Development Allowance, Health Cash Plan and Hospital Treatment Insurance. Discretionary Annual Bonus. Continuing professional development (after qualifying period)
- Car Allowance:** £400 per month plus .25p mileage allowance
- Responsible to:** Regional Manager
- Other Key Relationships:** Chief Executive, Finance Director, Operations Director, Head of Credit, Portfolio Manager, other Business Development Managers, Office, Marketing and Financial Administrators
- Job Purpose:** To generate enquiries for viable loan applications, prepare loan assessments for sanctioning and develop the market for loans to small businesses
- Main duties:**
- Grow, develop and maintain the referral network amongst bank officials, brokers, accountants, business advisers and other intermediaries. Proactively engage with potential referrers to generate enquiries for loans
- Participate in sales activity to identify potential clients and develop lending propositions. Grow dealflow and achieve targets for new loans.

Respond to and qualify initial loan enquiries

Follow up with loan applicants and visit potential new borrowers to assess requirements. Secure other data necessary to perform sound appraisals and reviews and ensure information is recorded in customer files

Provide guidance to potential borrowers, with business advisors where appropriate, to develop new loan applications

Prepare loan applications for presentation to the credit sanctioning processing team

Interpret key measures for clients enabling accurate initial and ongoing statistical reporting. Record information in customer files

Maintain ongoing client relationships including monitoring, defaults and chasing bad debts

Monitor key clients allocated from existing loan portfolio and take action to ensure loan repayments

Develop and maintain positive working relationships with loan applicants, borrowers and advisors

Promote the services of BCRS Business Loans through attendance at networking meetings, conferences, trade fairs and other events

Attend regular work planning reviews and contribute to the strategic direction of BCRS Business Loans

Demonstrate commitment to continuous improvement and development of all systems and processes. Participate in personal and professional development activities

Adhere to company policies and procedures including BCRS Performance Management Framework and Equal Opportunities Policy

Any other duties required by the Regional Manager or Chief Executive

April 2017