

Job Description

Job title	Associate Director, Origination & Relationship Management		
Team	Origination & Relationship Management (O&RM)		
Department	Banking, Relationship Management		
Division	Commercial & Products		
Band	F / P4	Post ID	
Reporting to	Head of Origination & Relationship Management		
Management responsibility	No	Job Family	<i>Banking – Relationship Management</i>

Purpose of the job

The Banking arm within British Business Bank originates, structures and manages cash and risk transfer transactions of SME loan and asset and invoice finance portfolios. The team executes transactions with SME lenders such as banks and non-bank financial institutions and seeks to address funding, security and capital constraints these entities may face that prevent them from increasing their credit activity in the small business sector.

The purpose of the Associate Director, Origination & Relationship Management (relationship manager or senior banker) is to manage all aspects, and be responsible for, the commercial relationships for a pre-agreed number of existing and potential lenders (delivery partners). The role also involves the successful marketing of new transactions for Banking within the scope of the Banking business plan and in line with the BBB's Mission, Key Strategic Objectives and core values. The relationship manager represents the delivery partner within the BBB and determines Banking's strategy towards the delivery partner in terms of product marketing and requires observing and being responsive to market developments as they may impact delivery partners, which may present further opportunities for new transactions. The Associate Director O&RM will have other senior level responsibilities such as (but not limited to) influencing product and programme strategy and development, risk management, colleague development, team building and will report to the Head of O&RM who will remain ultimately responsible for all issues which are non-standard or commercially sensitive.

Main duties

- Develop, build and manage a diverse portfolio of allocated and prospective delivery partner lenders, which may include bank and non-bank, specialist asset and invoice finance providers and other, alternative finance lenders
- Invest in and maintain relationships at a senior level for each delivery partner
- Create and execute marketing plans for allocated delivery partners to deliver Banking objectives and where appropriate other BBB products
- In agreement with the Head of O&RM, strategically build specialisms in specific market sectors or products, aligned to BBB mission and objectives
- Identify and maintain a pipeline of transaction leads that will convert to Banking opportunities over time
- Develop and maintain relationships with external stakeholders such as, for example, trade bodies to increase Banking and BBB product awareness
- Represent Delivery Partners when opportunities are presented to investment committee
- Identify and influence product variations, new business ideas or product lines based on anticipated changes, trends and developments in the SME markets
- Manage all aspects of risk with regards to marketing Banking products
- Manage Banking product uptake:
 - Agree with delivery partners on steps to improve effectiveness and follow through on Banking Product opportunities, and potentially other BBB products
 - Actively work with the BBB Local Growth Team (regional coverage) to increase Direct Guarantees and other Banking Product awareness
 - Participate in regional events to increase Direct Guarantees and other Banking Products awareness
 - Create or improve supporting material for Banking Products
 - Actively coordinate Banking Product accreditations, improvements with other Banking areas
 - Contribute to approval papers prepared by Banking Product teams, where appropriate
 - Coordinate awareness activities with BBB communications
 - Liaise with the BBB Delivery Partner Marketing Team for relevant delivery partners, on web content, marketing tools and activity, and case studies

- Ensure collaboration with the BBB Delivery Partner Monitoring team, Banking Operations and other BBB functions in the monitoring & control of commitments/facilities and relationships with delivery partners
- Responsible for managing outputs; when relevant challenging and following-up of Direct Guarantee audits in coordination with the Operational Assurance team
- Manage CRM in terms of your origination and relationship management activities; input new accounts and record all relevant activity and new leads
- Support Banking transaction pipeline for all Banking products by referral of new opportunities to Banking Products colleagues, and when appropriate to other BBB product team colleagues
- Manage (not necessarily execute) KYC and CDD
- Maintain excellent relationships with colleagues in all areas within the BBB
- Support Banking Products with the execution of new transactions where required
- Manage other senior responsibilities agreed with the Head of O&RM in specific areas such as for example risk management, colleague development (courses, mentoring, training) or team building
- When required, represent Banking/O&RM in strategic BBB projects such as for example product development, sectoral strategy, ESG etc

Knowledge and experience

Essential:

- Substantial experience as a banker, corporate financier or marketeer
- Proven experience in relationship management, financial marketing and transaction management
- Capability during periods of intense pressure, change and ambiguity
- Significant knowledge of SME markets, pricing and bank capital requirements

Desirable:

- Knowledge of regulatory aspects of capital efficiency products
- General understanding of securitisation techniques, structures and capital markets
- Working knowledge and understanding of GB Subsidy rules (or similar) vis-à-vis government capital markets and SME support schemes
- Proven experience of leading government Guarantee Scheme transactions
- Analytical and financial modelling skills, including cash flow modelling

Internal and external stakeholders

Internal

- Coordinate with Banking Products & Analytics; Banking Portfolio & Operations and DP Monitoring
- High degree of collaborative working with other senior colleagues in Banking Products and where appropriate BBB Investment arm, Local Growth Team, Legal, Risk, Policy, Strategy, Finance, Fraud & Financial Crime, ESG, Marketing and Communications

External

- Establish and develop at senior/board level management relationships with Delivery Partners such as, challenger banks, platform/marketplace lenders, asset/invoice finance providers, CDFIs etc
- Establish and develop relationships with government stakeholders in conjunction with BBB Policy
- Establish and develop relationships with external advisors, suppliers and contractors, as necessary.

Budgets / Delegated Financial Authority / fund size / scope of investments

The role originates, manages the negotiation and co-ordinates the execution of complex, often larger ticket, guarantee and funding transactions across Banking and potentially other BBB products.

Key competencies/behaviours

Collaboration

- Leverages external and internal relationships to ensure buy-in for decisions
- Role models candour and transparency and doesn't withhold relevant information
- Celebrates difference and inspires a culture of inclusion

Innovation

- Thinks strategically to anticipate future trends and changing client needs
- Engages across the Bank to learn from mistakes and find solutions
- Systematises and continuously improves processes as we grow, whilst minimising bureaucracy

Additional

- Senior-level commercial negotiating skills
- Ability to explain technical products clearly to non-specialists
- Proven experience in marketing banking products
- Excellent organisation/time management skills of self and others where appropriate
- The ability to use initiative and make sound judgements and decisions
- Deep knowledge and experience of the SME finance marketplace (ideally in asset backed lending – leasing and asset finance, invoice finance and ABL)
- Excellent PowerPoint and good Excel skills

Qualifications
Essential

- Educated to degree level (or equivalent experience) in a discipline such as marketing, economics or business studies

Desirable

- Masters/MBA

Is this a regulated role?
No