

## **CLUSTER MANAGER**

### **OBJECTIVE OF THE ROLE**

To achieve all targets and objectives agreed with Regional Manager. To maximise all sales opportunities of the Society's and specific third party products and to manage the Branches and staff effectively and efficiently in accordance with appropriate guidelines and regulatory framework ensuring that the highest standards of Customer Service are maintained at all times.

To generate quality 'direct' mortgage business (including the sales of non-investment insurance), investment business and to maximise financial services business.

### **POSITION IN THE COMPANY**

Responsible to:                Regional Manager

Responsible for:              Customer Advisers, Branch Managers

### **SALES ACTIVITIES**

- Setting targets for staff.
- Prepare and review business plans for all key sales areas in own and satellite branches
- Raising sales awareness of staff.
- Monitoring the sales performance of staff including BM's and mortgage advisers in satellite branches
- Holding regular sales meetings (at least monthly) for both own and satellite branches.
- Maximise 'direct' investment, mortgage and non-investment insurance business.
- Generate leads in required quantity and quality to the Society's subsidiary, Skipton Financial Services.
- Make presentations regarding SBS products and services to business introducers and to the public when necessary.
- Carry out mortgage interviews
- Maximise sales of non-investment insurance products.
- Encourage quality and profitable business from agents (where applicable).
- Maximise net investment contribution of the Branch.
- Attend monthly cluster manager meetings with regional manager.
- Build and maintain effective working partnerships with SFS colleagues ensuring adherence to the partnership charter.

### **MANAGERIAL AND ASSOCIATED ACTIVITIES**

- General supervisory duties.
- Assess and underwrite residential mortgages within mandate.
- Oversee the mortgage and investment work of the Branch.
- Ensure adherence to Branch service standards.
- Recruitment and appraisal of staff including SMART scheme management for BM's and FAMOUS for CA's in own branch.
- Identification of training needs and encouragement of the personal development of staff.
- Provide individual coaching to staff, where appropriate, to improve job performance.
- Discipline to verbal warning stage.
- Prepare reports as requested.

- Control security and audit requirements at the Branch in compliance with the Security Manual.
- Maintain highest possible levels of Branch presentation.
- Ensure the most cost efficient use of resources, operating within budgets at all times.
- Raise and maintain profile of the Society within the local community/media.
- As appropriate, responsibility for training and audit of agencies under their control.
- Any other duties as determined by Regional Manager.

**AUTHORITY LEVELS**

Cheque signing mandate:            From £25,000.

Mortgage mandate:                    From £100,000.

**REGULAR CONTACTS**

Internal:                    Executives, Development and Regional Managers, Head Office departments and other Branches.

External:                    Customers, Agents, Solicitors, Valuers, Banks, Building Societies, Journalists/Media Representatives.

**ESSENTIAL QUALIFICATIONS**

CeMAP.

**EXPERIENCE REQUIRED**

Sales/performance management experience.

Excellent communication skills.

Job familiarisation time – six months.