Opportunity for **Income Generation Manager** to join Unity Trust Bank

# S:\MARKETING\Job Bag\UTB 616 Social media content\Social media content & approvals\Images for use\Pitch book cover.JPGWhy Unity

**Unity is the bank you can be proud to bank with. We help organisations to prosper and contribute to economic, community and social change. Put simply, we’re here to help create a better society.**

All of our funding comes from customer accounts and we benefit from a loyal, growing customer base. We use the deposits our customers entrust to us to fund lending which supports the communities we collectively serve.

# Purpose of the role

Responsible for customer income generation opportunities, leading all new tender process presentations and developing deeper customer relationships

To develop effective strategies building existing sustainable long–term customer relationships, anticipating customer needs and providing a superior quality service to position Unity Trust Bank as segment market leader.

# Responsibilities

* Act as an advocate and subject matter expert in all related income generation activities.
* Design and deliver a robust business income model.
* Execute a process implementing timely and proactive corrective action to maximise income objectives
* Liaise with Marketing, Relationship Managers and Commercial Banking Officer team, ensuring a coordinated approach to enhancing the ongoing review of customer relationship.
* Develop and maintain individual customer plans. Monitor ongoing income generation and effectively manage the financial reporting and analysis for the customer portfolio.
* Act as primary point of contact for customers and internal colleagues in respect of income generation.
* Ensure systematic approach to periodic pipeline monitoring and tracking.
* Provide high quality industry sector, competitor and client level analysis to support the minimum income objective.
* Prepare structured and focused analysis for all customer negotiated tariff accounts.
* Understand and ensure compliance with all relevant internal and external rules, regulations and procedures that apply to the conduct of the business in which the jobholder is involved.
* Responsible for contributing towards key revenue areas in the business.
* Establish enhanced processes to track ongoing customer profitability utilising automated monitoring and tracking systems.
* Ensure all accounts are achieving minimum income objectives in money transmission terms.

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# PERSON SPECIFICATION

(E = essential D= desirable)

# Professional qualifications

* Relevant Professional Qualification in related field or equivalent experience. (E)
* Minimum of five years proven, progressive and broad-based banking experience, including commercial lending, loan structuring, credit administration, regulatory compliance and related systems experience, or equivalent (E)

Other requirements specific to the role

* Strong process management, organisational, communications and interpersonal skills.
* Ability to manage multiple priorities.
* Strong analytical / judgemental and assessment skills.
* Proven ability to deliver tailored and flexible customer solutions.
* Ability to build relationships and work collaboratively with key stakeholders (including Senior Management in Marketing, Distribution and Operations) in deriving maximum customer value management income streams.
* Ability to interact with customers at all levels and hold strategic conversations with Executives.
* Proficiency with complex processes, systems and analysis
* Good level of business acumen and commercial awareness, including economic, cultural, procedural and regulatory issues.

If you are interested in applying for this role, please send a copy of your CV with a cover letter to [hr@unity.co.uk](mailto:hr@unity.co.uk). The closing date for applications is midday on the 30th June.

Further detail available following application short listing.