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| **Description: Description: Description: ybs-groupRole Title: Senior Product Manager – Lending**  **ROLE** **PROFILE** | | |
| **Purpose of the role:** Lead the identification, prioritisation and delivery of lending change across YBS, working in conjunction with transformation and functional teams to optimise throughput in line with Society and Mortgages strategic priorities. | | |
| **Reports to:** Director of Mortgages | | **Career Framework Level: E2**  **Job Family:** Change |
| **Division:** Commercial | | **Functions:** Mortgages |
| **Direct Reports:** 4 | | **Location:** Broadgate |
| **Role line of defence:** First | | **Regulatory Requirements:** None specific |
| **Role Dimensions**  **Budget Responsibility:**  **Number of employees in area of responsibility:** 4  **Mandate: None**  **Commercial Responsibilities:** Delivery of all priority lending change initiatives to achieve strategic objectives | |  |
| **Key Accountabilities** | | |
| **Role Specific Accountabilities**   * Provide centralised prioritisation of all lending change activity, providing clarity of the change roadmap to Director and Senior Manager stakeholders * Work with key stakeholders across Commercial, Finance, IT and Transformation to ascertain value and feasibility of change to optimise delivery * Develop a strategic approach to sequencing of change activity, prioritising for maximum benefit against available and potential resource * Lead cross-functional delivery for mortgage change – ensuring operational areas and other key stakeholders are fully aligned and engaged with the mortgage change strategy and its delivery * Lead cross-functional mortgage change stakeholders (Mortgage Steering Forum) in prioritisation and execution of change. Be accountable for the end-to-end delivery of initiatives to completion, leading activity across YBS * Produce Board level business cases, securing support and/or budget to pursue mortgage related change initiatives aligned with our strategy * Boost change management capability within the business – supporting greater throughput of business led change and working with change leads to reduce wastage * Collaborate with change functions to ensure plans are viable, efficient and aligned with the wider YBS change agenda. * Work with Finance, Risk and the Pricing teams to ensure commercial viability and appetite of change initiatives * Identify, prioritise and develop the people capabilities needed to deliver the business strategy * Create an environment which engages and motivates colleagues to take ownership and accountability for driving YBS commercial performance   **Senior Accountabilities**   * Translate Divisional priorities into plans and deliverables to deliver overall Society strategic priorities * Build the capability & capacity of functional resources to drive sustained commercial success * Interpret & communicate the priorities for the Function, motivating and developing a high performing team * Own functional priorities, applying specialist expertise to put the customer at the heart of everything and drive a profitable business * Initiate and develop critical external and internal relationships which create value, collaborating to deliver commercial and customer priorities * Role model YBSG Values, champion diversity and challenge behavior contrary to the Values * Identify, define & oversee management of risks associated with delivery across the Group * Uphold corporate legal & regulatory responsibilities * Implement and manage transformation activity & harness innovation to create a high performing & sustainable business | | |
| **Skills, Knowledge and Experience** | | |
| **Functional (Role Specific)**   * Experience of change management within a medium/large enterprise * Experience of utilising distinct change methodologies to deliver results * Experience of robust and effective governance of change management * Evidence of professional learning and development to build and maintain skills and expertise * Experience of developing others within a business-led change environment | **Sector (Senior Manager)**   * Understanding of financial services industry, markets and competitors * Understanding of how financial services organisations operate and the associated regulatory environment * Understanding of the Mutual Sector and the needs and interests of Members | |
| **Commercial (Senior Manager)**   * Ability to convert high level strategy and goals into operational plans * Ability to work with autonomy and make operational decisions * Experience of delivering organisational change * Ability to oversee the management of budgets and resources * Knowledge of relevant legislation, compliance, corporate governance, quality assurance and risk management * Knowledge of business planning processes * Experience of leading teams and services * Understanding of related functions outside of the role’s direct remit * Experience of managing a diverse set of internal and external stakeholder relationships | **Interpersonal (Senior Manager)**   * Leadership skills * Ability to lead and motivate small to medium teams to deliver sustained high performance * Ability to negotiate with and influence senior stakeholders * Ability to identify, nurture and realise the potential in others * Strong communication, engagement and influencing skills * Ability to effectively represent YBSG through building collaborative relationships | |
| **Governance** | | |
| **Profile created** | 15/11/2021 | |
| **Profile updated** | 01/12/2021 | |
| **Version No.** | 1 | |
| **Profile created/updated by** | Ben Merritt | |
| **Profile reviewed by line manager (state name & role)** | Ben Merritt – Director of Mortgages | |
| **Profile reviewed by HRBP (state name & role)** | Angela Hughes - HRBP | |
| **To be completed by Reward** | | |
| **Role Profile assessed by** | Click here to enter text. | |
| **Position ID** | Click here to enter text. | |