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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
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| **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
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| **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
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| **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. |