PROGRESSIVE BUILDING SOCIETY

Job Description – Area Manager – Branch

JOB FAMILY:	Operations
JOB TITLE:	Area Manager
REFERENCE #:	Manager
LOCATION:	Branch - various
REPORTS TO:	Senior Manager – Direct Sales
JOB PURPOSE:	The Area Manager is accountable for leading and developing a group of branches to deliver sustainable, strong sales performance, exceptional customer outcomes and effective community engagement. The role is responsible for achieving mortgage, savings and business development objectives across the region through strategic thinking, effective leadership, coaching, performance management and local market engagement. The Area Manager will drive a high-performance culture, deliver sales campaigns, retain customers, while ensuring branch teams identify and maximise opportunities, maintaining the highest standards of customer service, regulatory compliance, responsible selling practices and operational control.
KEY TASKS:	<u>ROLE SPECIFIC</u> • Support the Senior Manager – Direct Sales and Society's Senior Leadership Team in achieving the Society's strategic objectives, including involvement in strategic projects and working groups. • Lead, manage, coach and support the Managers of the branches within the region to deliver performance, recruitment support, onboarding, capability development and succession planning. Support these Managers in the management of their team members. • Lead and manage sales performance across all branches within the region, with responsibility for achieving mortgage and savings sales targets, identifying and executing opportunities for existing and new direct sales business. • Drive direct mortgage growth by ensuring branches identify customer opportunities, generate quality referrals and support clear routes from enquiry to appointment, application and completed business. • Lead local mortgage activity, including customer trigger prompts, mortgage clinics, community events and partnerships, with focus on first-time buyers, home movers, remortgage and retention opportunities. • Deliver area savings and funding plans through maturity management, retention contact, withdrawal insight, product campaign activity and conversion of customer conversations into measurable funding outcomes. • Support business savings growth through branch referrals, business account champions, online account adoption and targeted local prospecting with the Business Relationship Manager. • Develop and maintain relationships with key employers, businesses, community organisations and professional connections within the region to create mortgage and savings sales opportunities and increase awareness of the Society.

- Monitor sales and branch performance, pipeline activity, KPIs, conversion metrics and follow-up standards, taking timely and effective action where performance is below expectation.
- Lead regular sales reviews, branch visits and sales meetings across the region, making sure actions are followed up and branches are clear on what they need to deliver for mortgages, savings and business development.
- Support Society-led sales campaigns and customer contact activity across mortgages, savings and business accounts, ensuring branch execution is aligned to priority products, retention opportunities and approved communication controls.
- Ensure adequate resourcing across branches, reviewing workloads, capacity, and skill mix to maintain high-quality service levels and sales effectiveness.
- Actively promote a strong "customer first" culture, ensuring excellent customer outcomes and service standards are consistently achieved.
- Identify high-potential colleagues and support the development of future managers and leaders across the region.
- Use area MI, customer data, sales analytics and competitor insight to identify opportunities, trends and performance gaps, and prepare targeted sales action plans.
- Prepare and maintain area sales plans covering branch objectives, prospecting, referrals, retention, community engagement, coaching, campaign delivery and reporting cadence.
- Use local market, research and competitor insight to identify opportunities, inform regional sales plans and provide feedback to relevant teams on customer, product and service trends.
- Work collaboratively with Head Office teams to support campaign delivery, product visibility, customer journey improvements and proposition development.
- Champion digital adoption and customer journey improvements across the region, using branch feedback to support online savings, business account opening, appointment booking and direct mortgage enquiry improvements.
- Oversee community engagement activity across the area, ensuring each branch has a clear plan that supports brand presence, relationship building and business generation.
- Identify, document, manage and maintain operational/branch/sales risks and controls within the area, escalating issues as appropriate.
- Identify inefficiencies and improve branch processes, escalating issues to the Senior Manager – Direct Sales and fostering a culture of continuous improvement.
- Maintain a strong working knowledge of the Society's lending and savings policies, procedures, products, online products and functionality, ensuring consistent application and processes across branches.
- Ensure compliance with all relevant regulatory requirements, including FCA/PRA rules, MCOB, Consumer Duty, Conduct Rules, and the Society's policies and procedures.
- Ensure all sales activity is carried out responsibly and in line with Consumer Duty, with appropriate oversight of referral quality, customer needs identification, vulnerable customer considerations and sales conduct standards.
- Provide regular updates to the Senior Manager – Direct Sales on area performance, risks, people, campaign activity and leading indicators across mortgages, savings, business accounts and customer outcomes.

- Where applicable, ensure oversight and development of agency activity, ensure alignment with Society standards.

ROLE GENERIC

- Contribute to the achievement of the Society's Corporate Plan and sales objectives
- Ensure that you work effectively to achieve the highest standard of member service and work output.
- Ensure that you keep abreast of the latest innovations and developments.
- Ensure that you are fully compliant at all times with Society, regulatory and statutory requirements.
- Lead the implementation of new practices and manage change situations positively, seeking opportunities to drive continuous improvement.
- Regularly report on progress in the achievement of KPIs that improve effectiveness and support the Corporate Plan.
- Ensure appropriate management of expenditure in your area of responsibility.
- Ensure solid and timely communication between other parts of the Society and yourself.
- Manage the overall implementation and maintenance of all operational procedures.

GENERAL

- Promote Society values and personally demonstrate these in behaviours and actions.
- Ensure that you and the Branch Teams produce the highest standard of work possible in accordance with the Society's Policies, T&C Scheme, Conduct Rules, Codes of Practice and operational procedures.
- Ensure that you and the Branch Teams comply with Information & Cyber Security controls as relevant to day to day duties.
- Work safely as a member of a team to uphold and carry out Health & Safety working practices.
- Carry out any other function necessary for the smooth running of the direct sales function.

All Job Descriptions are subject to review and amendment at any time as dictated by Society needs.

I acknowledge receipt of this job description:

Signed Name:		**Date:**	
Print Name:			