

Job Description

Job Title:	Head of Business, Product and Services Development
Reports to:	Chief Executive Officer
Banding:	Management
Based at:	Caerphilly/Hybrid (but flexible for other SMCCU locations)
Hours:	37 hours per week, Monday to Friday (occasional out-of-hours work)

Main purpose:

This senior leadership role is responsible for driving Smart Money Cymru Community Bank's long-term growth by developing and delivering strategic business opportunities, partnerships, product development and market expansion. The role provides strategic leadership for the development of product and services development for business growth. A key focus will be placed on strengthening stakeholder relationships, fostering innovation and contributing to sustainable organisational success working collaboratively with the senior management team.

Main Roles & Responsibilities:

- **Strategic Development, Planning & Growth:** Provide strategic leadership in identifying, designing and developing products and services that contribute to long-term growth plans for Smart Money Cymru Community Bank, also identifying new markets, sectors, partnerships and capital development opportunities to support sustainable organisational expansion, working closely with the senior management team.
- **Business Development & Partnerships:** Identify, develop and manage strategic partnerships with employers, community organisations, government representatives, funders and sector bodies to increase membership, strengthen engagement and drive uptake of products and services.
- **Market, Policy & Environmental Analysis:** Undertake market analysis, monitor competitor activity, assess member and employer needs and track regulatory, legislative, economic, social and technological developments to inform strategic decision-making and future planning.

- **Product, Service & Value Proposition Development:** Lead and support the refinement, development, review and enhancement of member, employer and loan-related products and services, working in synergy with the Marketing and Communications Officer to support the development and launch of products and services. Ensure propositions are competitive, member-focused, clearly differentiated and aligned with strategic objectives, lending policy and market demand.
- **Financial, Risk & Governance Management:** Develop robust frameworks that balance policy objectives with commercial imperatives, identify and mitigate strategic risks, support strong governance arrangements for partnerships and investments, and provide clear briefings and papers to the CEO and Board of Directors.
- **Leadership, Collaboration & Change:** Provide strategic leadership across business development initiatives, working with Heads of Department and the CEO to ensure alignment, delivery and organisational readiness. Champion innovation, service refinement/redesign, digital development and continuous improvement.
- **Strategic Performance & Impact Management:** Define, monitor and report on KPIs for growth initiatives, partnerships, products and services, evaluating commercial, social and member impact, return on investment and strategic value and leading post-implementation reviews to embed learning.
- **Capability Building & Talent Development:** Work with HR to identify future skills and capability requirements, support cross-functional delivery of strategic initiatives and support team members involved in business development and strategic delivery.

Person Specification

The successful candidate will demonstrate the following skills, experience and attributes:

Essential Skills, Experience and Attributes

- **Strategic and commercial leadership:** Proven ability to develop strategic strategies, translate them into practical plans and KPIs. Ability to assess markets and commercial viability, whilst also undertaking business/financial modelling
 - **Business and commercial approach:** Demonstrates a strong business-minded and commercially aware approach, with the ability to identify opportunities for growth, assess commercial value and risk, make evidence-based decisions and balance organisational sustainability with member needs, social impact and regulatory requirements.
- **Business development and growth:** Experience identifying new markets, customer segments and growth opportunities, building strategic partnerships and shaping value propositions informed by user insight and market intelligence.
- **Financial and analytical capability:** Strong financial acumen, including budgeting, forecasting and performance analysis, with the ability to interpret complex information, identify trends and provide insight-led recommendations.
- **Programme, bid and change leadership:** Experience leading complex multi-stakeholder programmes, bids, grants or investment proposals, including digital transformation, change delivery and cross-functional prioritisation.
- **Leadership and people management:** Proven ability to lead, motivate and develop high-performing teams, build future capability and create a collaborative, high-trust and empowering culture.

Stakeholder Engagement & Influence

- **Communication and relationship-building:** Excellent communication, message framing and presentation skills, with the ability to adapt messages for different audiences, simplify complex information and build high-value relationships.
- **Innovation and strategic agility:** Demonstrated ability to introduce new ideas, lead pilots, embed continuous improvement and respond effectively to changing markets, environments and member needs.
- **Education and professional background:** Educated to degree level or equivalent senior-level experience, with significant senior management experience in a strategic, commercial or business development role, ideally within financial services or a regulated environment.
- **Personal attributes:** Confident, credible, organised and values-led, with strong integrity, analytical and problem-solving skills, attention to detail, resilience under pressure and a proactive, collaborative “can-do” approach.

Desirable Skills, Experience and Attributes

- Advanced capability in data interpretation, market intelligence, strategic marketing, stakeholder mapping, high-level negotiation, organisational design or digital transformation.

- Experience within financial services, credit unions, community banking, mutuals, social finance, social investment, Environmental, Social and Governance value frameworks, policy networks or multi-site operating models.
- Involvement in mergers, acquisitions, shared-service feasibility assessments, innovation programmes, prototypes, pilots, national conferences or senior stakeholder events.
- High emotional intelligence, diplomacy, entrepreneurial thinking, strategic curiosity, ethical judgment, commitment to fairness and social impact, continuous learning and Welsh language skills.