



# RHAND

## Credit Union Co-operative Society Limited

Email: [info@rhand.org.tt](mailto:info@rhand.org.tt) | Website: [www.rhand.org.tt](http://www.rhand.org.tt) | Registered No. 38 on 27<sup>th</sup>, March 1947

57 – 61 Abercromby Street

51 Woodford Street

Bacolet Street

Port of Spain

Arima

Scarborough

Tel.# (868) 623-5920, (868) 624-8708/9, (868) 627-4263

Tel.# (868) 664-1181 / (868) 667-3742

Tel.# (868) 635-0127, (868) 639-4854

Fax # (868) 627-0887, (868) 625-3161, (868) 623-1609

Fax # (868) 667-6051

Fax # (868) 660-7452, (868) 635-0120

## VACANCY

**Position: Business Development Officer**

**Duration of Job: Permanent Position** with a six (6) month probationary period

**Location: Head Office (POS)**

The Business Development Officer is responsible for lead development of new members and by extension pursuing new business while creating initiatives for the retention and continued active participation by existing members. The role is required to be actively involved in researching and sourcing economic and other intelligence on the consumer and mortgage lending market and provide overall support to the Department.

The position requires an experienced Sales and Marketing professional, who is comfortable making presentations and communicating with diverse audiences. Must be willing to work in a variety of environments and locations.

The position reports to the Manager – Credit Administration.

This job description is not intended to be exhaustive. Employee may perform other related duties as required to meet ongoing needs of the Credit Union

### **Key Duties and Responsibilities:**

- Identifies and contacts existing members without loans or nearing completion of existing loans to secure new loan business
- Identifies and contacts potential members to promote financial wellbeing, responsible borrowing and secure new lending business
- Identifies opportunities for networking (internally and externally) and represents the organisations to develop new business relationships
- Collaborates with the Marketing team and the Manager – Credit Administration to develop and implement initiatives, relevant aspects of the Marketing / Sales strategies and plans
- Assists in the identification and development of opportunities for new products and services and provides detailed analytical report with sound recommendations to Management
- Assists with the preparation of loan proposals / applications for approval
- Actively surveys existing and potential members to provide feedback and recommendations to Management regarding products and services
- Provides support to all branches with regard to outreach, presentations etc.

M. MINGUELL

E. WALKER

M. GIBBS

M. ROUFF

R. COOPER

President

Vice President

Secretary

Asst. Secretary

Treasurer



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- Effectively communicates with members and potential members (electronically, telephone, face to face etc.) and efficiently addresses issues as pertains to new business / loans. Provides feedback to Management regarding trends in member issues and provides sound recommendations.
- Promotes the strict adherence and compliance to established Credit Policies and procedures, industry operating standards and regulatory guidelines (including but not limited to CBTT & Co-op Societies Act) within the department
- Ensures that the Department's policies and procedures are adhered to consistently.
- Actively markets and cross sells the products and services offered by the Credit Union and trains staff as needed.
- Actively creates and promotes an environment of cooperation and performance.
- Takes necessary steps to stay current as a professional, ensures compliance with all professional and ethical standards of the profession and the organisation.
- Assists with special projects/assignment and attends committee meetings and training as required
- Performs other duties and responsibilities which may be assigned from time to time

### Education / Work Experience

- Associate degree (or equivalent) in Sales, Marketing, Business Management or related discipline
- Minimum of three (3) years continuous and relevant experience in Credit Administration or a Sales / Marketing environment
- Must be comfortable and experienced doing presentations, networking, doing cold calls
- Working knowledge of the loan process an asset
- Strong working knowledge of the Credit Union philosophy, products and services a strong asset
- Proficiency with Microsoft Office Suite – especially Excel and Word.
- Proficiency with relevant Credit / Accounting software an asset

### SPECIALIZED SKILLS/TRAINING AND ATTRIBUTES

- Must have a valid Trinidad and Tobago Driver's permit and be willing to use own vehicle to reach locations throughout Trinidad and Tobago
- Good working knowledge of the Credit Union philosophy, products, services and landscape in Trinidad and Tobago.
- Working knowledge of a variety of Sales and Marketing techniques and how to appeal to different demographics etc.
- Commercial and business awareness as it related to the financial services industry and lending trends
- Must be experienced working with confidential information in a highly sensitive position
- Good report writing, analytical and problem-solving skills
- Meticulous, strong attention to detail

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- Able to train, mentor and coach team members as needed.
- Excellent communication skills – able to interact with all stakeholders including the Management team, internal and external stakeholders.
- Comfortable making presentations to diverse audiences in a variety of locations.
- Must be able to foster and maintain a cooperative work environment

**Applications with complete Résumé should be addressed to:**

**Human Resource Manager  
RHAND Credit Union Co-operative Society Limited  
#57-61 Abercromby Street  
PORT OF SPAIN**

Email: [hr@rhand.org.tt](mailto:hr@rhand.org.tt) (Subject: Business Development Officer)

**The closing date for receipt of applications is: 4:00 pm on Monday 11<sup>th</sup> February, 2019.**

**NB: We thank you for your interest in working with RHAND Credit Union – please note, only short-listed applicants will be contacted.**

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