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## FINANCIAL SALES & CUSTOMER RELATIONSHIP MANAGER

◆ CRM - Sales B2B and B2C - Financial Services Products ◆

A well networked, performance driven manager, highly successful in sales and the relationship side of business: having travelled throughout the UK, developing key relationships to board level within the distribution channels of the mortgage and FS sector. Delivering significantly greater market share, increased mortgage / general Insurance and protection revenues. Now looking to continue enjoying making similar challenges and delivering considerable results within the regulated Mortgage / Protection and Financial Sector.

### AREAS OF EXPERTISE

- Customer Relations (CRM)
- Negotiating / Purchasing
- Process / Procedure Development
- Competition / Threat Analysis
- Maximizing Sales
- Sales, Marketing and Promoting
- Business Development
- Technical and Management Training
- Leadership / Staff Development
- Identifying & Meeting Customers' Needs
- Account Management
- Networking / Presentations
- Presenting Trade Exhibitions
- Compliance
- Quality Assurance

### PROFESSIONAL DEVELOPMENT

|                               |  |      |
|-------------------------------|--|------|
| <b>CeMAP</b>                  | Certificate in Mortgage Advice & Practice 1,2,&3 | 2002 |
| <u>Other notable courses:</u> | First Aid Officer (SJA trained)                  | 2011 |

### PROFESSIONAL EXPERIENCE AND SIGNIFICANT ACHIEVEMENTS

#### PLATFORM TRAINING CONSULTANT

**Mar 2012 - Present**

Openwork: [www.openwork.uk.com](http://www.openwork.uk.com)

- Consulting in the RDR section of the largest multi-tie network in the UK, backed by global insurance giant Zurich.
- Training large groups of IFAs with Power point, thereafter carrying out ongoing support and training of individuals and groups.
- Travelling throughout the UK to ensure compliance and develop a greater understanding and confidence in the use of this new trading platform.

#### CONSULTANT (Relationship and Business Development Management)

**Jan 2012 - Mar 2012**

Aldermore Mortgages: [www.aldermore-mortgages.co.uk](http://www.aldermore-mortgages.co.uk)

- Supported and advised SMEs and networks throughout the South Wales and South West region, on the criteria, shaping of a case and overall view before presenting to underwriters.
- Enhanced and grew business for SMEs, medium and larger broker networks throughout the region.
- Maximized successes and growth for Aldermore and businesses concerned.

#### PERSONAL ASSISTANT TO M.D.

**Mar 2011 - Jan 2012**

Green Man Environmental Services:

- Managing all business functions – IT, sales and marketing, correspondence, taking minutes, collating and process timesheets, salary information, expense sheets. Ensuring constant orders and works are achieved.
- Sourced and negotiated best value for money on in-house and external purchasing contracts.
- Instrumental in gaining company quality accreditations by collating and validating evidence and information.
- Designed and implemented compliant marketing media: such as websites, leaflets and other promotional documents.
- Updated and validated Health & Safety processes.

#### SALES EXECUTIVE

**Jan 2011 - Mar 2011**

Stratstone Land Rover:

- Sold 12 cars 2 months without any formal training.
- Introduced financial products, increased sales of GAP insurance.

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## **TRAINING MANAGER (SALES EFFECTIVENESS)**

*Jul 2009 - May 2010*

Post Office Financial Services/Bank of Ireland:

Identified and supported non-franchised post office branches to qualify and apply for Sales programme;

- Developed sales techniques for post office staff (sub-postmasters and franchised teams), who had no financial product knowledge. This enabled them to increase earnings by introducing products and meet their customers' needs.
- Increased business: Malvern Link (182%), Stourbridge (138%), Droitwich (111%), Carterton (105%) of sales targets.

## **PREMIER ACCOUNT MANAGER**

*Sep 2008 - Feb 2009*

Barclays Bank PLC:

- Identified and introduced premier relationship personal bank accounts to both existing and new high net worth clients.
- Identified and met clients' needs (investment, protection, general insurance, mortgage and local business opportunities) through one-to-one meetings, and introductions to Barclays' financial specialists.
- Established future opportunities with the Guild Hall, and Business of the Year Event, in Worcester for example by attending investment seminars, business lunches, solicitors' firms, accountants etc.

Northern Rock (2003-2008):

## **SENIOR BUSINESS DEVELOPMENT MANAGER / PRODUCT SPECIALIST**

*2007 - 2008*

- Established and grew the business by developing and managing relationships with key intermediaries and networks.
- Prospected new intermediary advisers and reintroduced our core product offerings to previous clients.
- Developed a proactive sales strategy that ensured all targets objectives were exceeded.
- Maximised potential business by sourcing new contacts, utilizing cancelled appointments and supporting Intermediaries.
- Maximised growth value of sales in all income streams.

## **PRODUCT SALES SPECIALIST**

*2004 - 2007*

- A multi-tasking role (marketing, training and business development) in the Midlands, Scotland, North East, South West & Thames West areas. Responsible for feeding into the overall direction of the company
- A source of expertise for niche products, increased the product split and income generated in a TCF framework.
- Wrote and delivered Power-point presentations, Sales Aids / Library to Business Development Managers, Financial / Mortgage intermediaries, National Key Account Managers, Senior Managers and Key Networks including Sesame, Your Move, Countrywide, PTFs, Park Row, St. James' Place, Mortgage Choice, Jon Charcol, Wesleyan, etc.
- Developed innovative and mutually beneficial sales aids and power point presentations for BDM/Key Account Managers to present to our intermediary partners to support product sales knowledge.
- Presented and supported road-show events, such as Mortgage Expo, round table events and large corporate events.
- Pursued and established share 'Best Practice' sales from internal and external sources, supporting IFAs in the competence of trading platforms – MBL, Tri-Gold etc.
- Sales target @ £221.7m achieved £229.3 =103% of target. Qtr 1 (Won Directors Club for top performing PSM in country). Qtr 2/3, requested and appointed to Portsmouth as a BDM - Achieved 98% target. Qtr4, appointed to Hereford & Worcester BDM role - Achieved 90% of target during the credit crunch, (2007).
- Increased Company Lifestyle products sales from 17% to 42% overall (2005 & 2006 inc.).
- Increased business pre-tax profit by 14% (2005). Gross lending increased by 26% in 2006 against 2005 @ £5.7bn.
- Seconded to BDM Windsor/Slough area. Quarterly target = £81m – achieved £98m in 6 weeks 121% (March- May 2004).
- Top performing Product Sales Specialist in the country consecutively for four years.
- Trained and supported BDMs: Provided evidence against KPIs and identified strengths and weaknesses.
- Initially recruited for a BDM role. Volunteered for E-Commerce Specialist training and supported BDMs, Intermediaries, and ecommerce teams to increase use of online applications, KFIs, etc., and how to identify and use trading platforms to maximize advantage on flexible products (2003).

## **INDEPENDENT MORTGAGE ADVISOR**

*2002 - 2003*

John Charcol /Bradford & Bingley:

- Introduced and advised High Net Worth Clients (Mortgages: Buy to Let, Residential, Equity Share, Adverse etc), plus Life Cover, Critical Illness Cover, Permanent Health Insurance, and Household Insurance products.
- Consistently Top Broker achieving up to 243% of quarterly target.

## **SENIOR CUSTOMER SERVICE MANAGER**

*1995 - 2002*

Birmingham Midshires Building Society, (Various Branches):

- Led the Pershore branch from 24<sup>th</sup> to 1<sup>st</sup> in the league, Malvern branch (24<sup>th</sup> to 1<sup>st</sup>) Exeter branch (21<sup>st</sup> to 1<sup>st</sup>), Plymouth branch (18<sup>th</sup> to 1<sup>st</sup>) in league, Oxley branch (22<sup>nd</sup> to 1<sup>st</sup>) , Newton Abbot Branch (19<sup>th</sup> to 3rd) .

Personal: Hobbies and Interests; Walking, reading. Born; 1960. Status; Married.