CV Estelle Cole CeMAP F.S. Training Ltd.

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FINANCIAL PLATFORM & SERVICES TRAINER

◆ CRM - Platform – Financial, Mortgage & Protection Services ◆

A well networked B2B Mortgage/financial training consultant and coaching manager with an extensive network of contacts developed through building and supporting key relationships from adviser to board level within the distribution channels of the Mortgage, Protection and Financial services sector. Experience gained in the Intermediary, direct call centre and retail banking / building society arenas. Possessing high levels of personal integrity and credibility. I am now looking to secure my next contract within the mortgage arena to train, coach and support advisers in their respective field, whilst delivering considerable results within the mortgage/Protection/FS sector.

AREAS OF EXPERTISE

- Training and Development in mortgage intermediary, protection & banking sectors –branch & call centre based
- Strong understanding of Mortgage/FS technology solutions and the potential impact on Networks and Distributors
- Experience in training MMR/RDR, key aspects of regulation & implications
- Technical and Management with In-house, National Accounts, Practices and Individual External Candidate Training & support
- Formal and live assessing and sign off for candidates in various formats – call centre, retail, management
- Process / Procedure Development/ Compliance
- Strong knowledge of creating training and development material in a variety of mediums – Power Point, hand-outs, etc.
- Thorough understanding of how a financial services practice operates at a local/business/higher level
- Customer Relations Training Strategies

PROFESSIONAL DEVELOPMENT

Director	Financial Services Training Ltd	2014
CeMAP	Certificate in Mortgage Advice & Practice 1,2,&3	2002
Other notable courses:	First Aid Officer (SJA trained)	2011

PROFESSIONAL EXPERIENCE AND SIGNIFICANT ACHIEVEMENTS

MMR Delivery Trainer (Contract) — Jan 2014 – Apr 2014

Nationwide Building Society

- Delivering training material to groups and individual Advisers to up-skill from non-advised mortgage sales to advised mortgage sales – Retail & Direct Call Centre Managers, Mortgage Consultants & Mortgage Representatives
- Observing, coaching and providing feedback to delegates (Area & Team Managers, Mortgage Consultants and Mortgage Representatives.
- Imparting knowledge of MMR compliance and regulatory rules and governance and the impacts to the greater business area
- Providing one-to-one and group coaching support , moving non-experienced consultants from initial stage through to competence
- Training & supporting delegates in the production of suitability letter generation/new IT systems, sales & process delivery
- Understanding the sales policy & process to ensure compliant sales interviews/suitability letters and process delivery
- Supporting training colleagues through in-depth knowledge of process & policy understanding
- Identified as Specialist trainer for Telephony & Systems processes
- Assessing of candidates-Area managers, Team managers, Mortgage Consultants (Retail & Direct) during role-play, formal testing and live sign-offs.

PROTECTION TRAINING CONSULTANT — Jul 2013 – Nov 2013

Mortgage Advice Bureau www.mab.uk.org

- Travelled throughout the North of England
- Trained and supported Mortgage Advisers both experienced and new, to advise and implement protection policy ensuring a full adviser understanding & compliant process is adhered too
- Provided one-to-one and group coaching support, moving non-experienced consultants from initial stage through to competence within the protection sales arena
- Increased protection written business and revenue across small and medium businesses for the greater achievements of MAB business owners and the individual advisers
- Developed subject matter -Sales Aids, power point presentations
- Observing and presenting feedback in sales observations in a training and live environment

PLATFORM TRAINING CONSULTANT (9 MONTH INITIAL CONTRACT EXTENDED BY 6 MONTHS) — Mar 2012 – Jul 2013

Openwork: www.openwork.uk.com

- Consulted in the RDR section of the largest multi-tie network in the UK, backed by global insurance giant Zurich
- Provided field based training and ongoing support to Openwork Key Accounts/Partners in the use of the Openwork Wrap Platform and Point of Sale System in preparation for a post RDR environment
- Worked with local Sales Management & RDR Consultants to provide a co-ordinated approach to support Partner transition
- Built, developed and updated training material including face-to-face, online and distance learning materials for internal & external partners
- Developed subject matter expertise in Openwork systems-trained and developed Sales Management and Openwork employees to retain expertise within the company
- Trained large groups of IFAs with Power point/ One to one & group sessions, thereafter carried out ongoing support and training of individuals and groups
- Travelled throughout the UK to ensure compliance and developed a greater understanding and confidence in the use of this new trading platform

BUSINESS DEVELOPMENT & RELATIONSHIP CONSULTANT (*Sickness cover*) — Jan 2012 - Mar 2012

Aldermore Mortgages: www.aldermore-mortgages.co.uk

- Supported and advised SMEs and networks throughout the S. Wales and S.W. region
- Coaching on the process of how to shape cases within policy & process before presenting to underwriters.
- Supported SMEs, medium and larger broker networks businesses in their understanding of the unique Aldermore proposition.

PERSONAL ASSISTANT TO M.D. — Mar 2011 - Jan 2012

Green Man Environmental Services:

- I decided to try to work outside of Financial Services and supported a local CORGI registered business in becoming NICEIC registered and work towards MCS alternative energy registration
- Managed all business and administrative functions including IT, sales and marketing
- Ensured 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
- Designed compliant marketing media: such as websites and leaflets
- Updated and validated Health & Safety processes, training manuals and understanding

SALES EXECUTIVE (SHORT TERM COVER) — Jan 2011 - Mar 2011

Stratstone Land Rover:

- Sold 12 Land Rovers within 2 months without formal training. Introduced financial products, increased GAP and insurance sales

TRAINING MANAGER - SALES EFFECTIVENESS (REDUNDANCY) — 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 training techniques for post office staff (sub-postmasters and franchised teams), who had no financial product knowledge, to increase their understanding of financial products and how to introduce these to their customers. This enabled them to increase earnings by introducing products and meet their customers' needs
- Delivered training sessions to large groups, branch groups and individual s,-Protection, Mortgages, Credit Card, General Insurance, Travel Insurance & Savings
- Monitored the growth in knowledge and business sales, CSA confidence and on-line/off-line training sessions
- 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
- Trained the CSAs on a 1-2-1 & branch basis to identify and introduce Premier High Net-Worth clients to the proposition
- 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 PRODUCT SPECIALIST TRAINER/ BUSINESS DEVELOPMENT MANAGER — 2003 & 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 TRAINING 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
- Supported road-show events, such as Mortgage Expo, round table and large corporate events (Sesame, Openwork, L&C etc.)
- Pursued and established share 'Best Practice' sales, supported IFAs in the competence of trading platforms – MBL, Tri-Gold etc.
- Supported High Level Training on product niches, to all areas of the business including the training team
- Seconded to BDM Windsor/Slough area. Quarterly target = £81m – achieved £98m in 6 weeks 121% (March- May 2004)
- Top performing Product Training Specialist in the country consecutively for four years
- Trained and supported BDMs-Provided evidence against KPIs and identified strengths and weaknesses
- Ongoing training for ASM's & Senior management in various sectors of the business
- 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):

Senior Branch Manager acting as Area Manager and Training Manager designate as and when required.
Branch success was through identification of individual and team training needs and addressing these needs through support, observations and feedback.

- Led the Pershore branch from 24th to 1st in the league, Malvern branch (24th to 1st) Exeter branch (21st to 1st), Plymouth branch (18th to 1st) in league, Oxley branch (22nd to 1st) , Newton Abbot Branch (19th to 3rd) .
- Area training manager –designate. Responsible for training South West area individuals and managers.
- Recruit both on an area and local level – CSA's & Managers

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