

Agricultural Relationship Manager

Reporting Line: Regional Agricultural Manager/ Head of Farmer Relationships

Role Level: 5

Location: Hybrid (Chester Offices & Home Based)

About Us

We are Oxbury: The only UK bank dedicated to British agriculture. Founded by farmers, bankers, and technologists, we have combined the worlds of financial services, technology, and agriculture to provide bespoke financial products to support the rural economy.

Our mission is to create and grow a sustainable, customer-focused, and innovative bank that supports and champions the financial health of the rural economy.

About the Role

There are 4 cornerstones of the service that Oxbury provides to the farming community & rural economy: -

- Excellent customer service when executing tasks requested by the Bank or by the farmer customer, always completed in an efficient, polite and capable manor.
- Building personal relationships with our customer and professional partners to ensure we understand their business and meet their banking needs.
- Offering competitive savings and borrowing rates
- Secure online and mobile platforms that are intuitive and easy to use – allowing the farmer and distributor to self-service wherever possible.

The Agricultural Relationship Manager is predominantly customer facing. The role is a critical part of Oxbury's customer service offering.

Role Responsibilities

Sales

- Ability to work in autonomy to manage, attract and grow a portfolio of quality Agricultural businesses via Savings and Credit based solutions.
- Work closely with distributor reps and local professional firms to maintain a steady flow of new business referral opportunities.
- Build superior relationships in the marketplace to fully leverage Oxbury's unique product offering.
- Help grow brand awareness by attending and at times leading industry good events.
- Maintaining in conjunction with the head office-based team a regular call and contact plan with customers, prospects and distributor reps with a key focus on educating Oxbury's offering in your area.

- Ability to write niche agricultural and horticultural credit reports and structure deals in a subjective risk-based assessment format, manage internal relations and your credibility with the risk department of Oxbury.
- Agricultural Relationship Managers will need to strive to become known in the community and bring tailored solutions together quickly for your farmer customers, professionals, and prospects.
- Develop strategies specific to your geographical area that results in the long-term gain of Oxbury as a business.

Risk

- Have the ability to interpret what “good” looks like in our target markets in terms of business and agronomic performance.
- Write accurate & subjective credit assessments.
- Interpret financial statements and budgeted projections across all agricultural production cycles and income streams pertaining to our target markets.
- Understand Oxbury’s agricultural lending credit policy.
- Ongoing monitoring and management of your portfolio.

Operational

- Continue to study and apply the Oxbury product suite for its intended and potential uses.
- Be exemplary in deal execution through good collaborative contact with our internal departments and stakeholders.
- Be a role model in using Oxburys systems.

Minimum Skills / Experience

Required Skills / Experience

- Excellent communication skills.
- Rapport building skills.
- Confident and self-motivated.
- Resilient nature.
- Interpret and critique financial information.
- Ability to write & assess agricultural and/or commercial credit.



- Full UK or equivalent driver's licence.

Desirable Skills / Experience

- Agricultural / Commercial banking experience.

Interested in joining Oxbury?

Interested candidates should submit their CV and a brief covering letter outlining their experience in agriculture, any previous work experience and why they believe they are suitable for the role. To apply please click [here](#).