

Trainee Agricultural Relationship Manager

Reporting Line: Regional Agricultural Manager

Role Level: 7

Location: Hybrid (Chester Offices)

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 manner.
- 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

Relationships

- Manage and grow a portfolio of agricultural clients by independently delivering credit-based financial solutions tailored to their needs.
- Collaborate with distributor reps and local professionals to generate and triage high-quality business referrals, ensuring efficient internal distribution.
- Build strong market relationships to promote and leverage Oxbury's unique offerings, enhancing brand visibility through industry events and community engagement.
- Maintain proactive communication plans with clients, prospects, and partners to educate and expand awareness of Oxbury's services in your region.
- Assess and structure niche agricultural credit deals using sound judgment and risk-based analysis, while fostering credibility with internal risk teams.
- Develop and execute regional strategies that drive long-term business growth and position Oxbury as a trusted financial partner in the agricultural sector.

Risk

- Evaluate business and agronomic performance to define quality standards within target agricultural markets.
- Produce credit assessments using subjective analysis and sound financial judgment.

- Identify and manage operational, capital, and reputational risks, ensuring decisions align with Oxbury's risk framework.
- Interpret financial statements and projections across diverse agricultural production cycles and income streams.
- Monitor compliance and lending conditions for existing facilities, including early warning indicators and credit scoring trends.
- Maintain and review lending portfolios annually, ensuring GDPR compliance and accurate reporting of customer data and consents.

Operational

- Master the Oxbury product suite, applying its features effectively across customer needs and potential use cases.
- Lead customer onboarding with precision—ensuring data protection, recorded calls, and consent capture align with internal protocols.
- Execute deals seamlessly through strong collaboration with internal teams, delivering smooth onboarding experiences for farmers.
- Log call outcomes accurately, using clear, concise language that supports transparency and traceability.
- Analyse and validate customer data, resolving issues with clarity and professionalism while maintaining high service standards.
- Champion system usage by updating Zen Sell and other Oxbury platforms with accurate customer and business information, including ownership structures and complaint handling.

Minimum Skills / Experience

- Excellent communication skills.
- Rapport building skills.
- Confident and self-motivated.
- Resilient nature.
- Interpret and critique financial information.
- Full UK or equivalent driver's licence.
- Agricultural 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](#).