Close Brothers
Graduate Programme
Close Brothers
Financial expertise

About us
Close Brothers was established in 1878 and since then has held true to the principles of merchant banking – supporting small businesses and individuals through all conditions.

Close Brothers today employs over 2,500 people, principally in the UK. Close Brothers Group plc is listed on the London Stock Exchange and is a member of the FTSE 250.

Close Brothers is a specialist financial services group which makes loans, takes deposits, trades securities and provides advice and investment management solutions to a wide range of clients.

Fast facts
- William Brooks Close founded Close Brothers in 1878, at the age of 25
- Close Brothers is now made up of three divisions: Banking, Securities and Asset Management
- We lend money to over 1.7 million retail customers and around 300,000 business customers
- We employ 1,700 people in the Banking division, 500 of whom work in front line sales generating roles
- In a recent employee opinion survey 90% of our employees said they were satisfied with working at Close Brothers and would recommend our business as a place to work
Close Brothers
Experience building

What we offer
We have a number of Graduate opportunities across the following business areas at Close Brothers:
- Audit
- Central Project Management
- Compliance
- Credit Risk
- Risk
- Strategy Analysis
- Finance
- HR
- IT – Central IT and the IT Service Desk

Our Graduate Programme offers a structured, two year programme, working with a specific business area and across our UK locations.

You will experience a tailored training programme which includes one to one mentoring and exposure to people in all parts of our business.

To help you grow and develop you’ll also have the opportunity to study towards a professional qualification, either a professional diploma in banking or a qualification relevant to your business area.

The programme is ideally suited to graduates who will be available to start work in September 2014.

Locations: London and Tolworth (Candidates must be flexible with travel across the UK)

Salary and benefits: £24,000 plus a competitive benefits package including a cycle to work scheme, season ticket loan, pension scheme and life assurance

Start date: September 2014

Application deadline: 2nd December 2013

To apply online visit: www.closebrothers.gtios.com
Close Brothers Graduate Programme

What are we looking for?

• Commercial awareness and genuine interest in the financial industry
• Motivated, enthusiastic, entrepreneurial individuals
• Strong analytical and problem solving skills
• Excellent written and verbal communication skills, with high attention to detail
• Strong interpersonal skills with the ability to challenge
• Great organisational and time management skills
• Curiosity and eagerness to learn
• Knowledge of business software applications such as Microsoft Office
• Drive, determination and the resilience to excel within a challenging and fast paced environment
• Academically we are looking for applicants with at least a 2:1 degree. We are open to degrees in all disciplines but the following subjects are desirable: IT, Computer Science, Business, Finance, Economics, Engineering, Maths, Science and HR
• Flexibility to work across our UK locations
Audit

About the Audit division

The Audit department is an independent risk and assurance function responsible for analysing and assessing all aspects (e.g. controls, governance) of the Close Brothers Group (Group, Bank, Securities and Asset Management). The role is within the Group Internal Audit (GIA) department and reports in to the Group’s Audit Committee which provides a high level of exposure and interaction with the Board.

The department has six internal staff and the team’s clients are the whole business. The team also has a large number of stakeholders including external auditors and regulators (PRA, FCA) with whom the department interacts regularly.

What will I be doing?

In the Audit graduate programme you will quickly become a full member of the team. You will be involved in annual planning, audit planning and execution as well as report writing. There will be a large level of interaction with the business. You will gain a detailed insight into the whole group and not just one department or division.
Central Project Management

About the Central Project Management division

The Central Project Management division is responsible for the delivery of all significant Bank wide projects. Our aim is to realise our vision to become the “Specialist Finance Provider of Choice,” for this a constant process of evolution is required. At any one time a number of projects will be underway across the Bank.

Larger projects are managed by project managers deployed from the central Project Management Office (PMO) team. Project support officers (PSOs) are assigned to these project managers to assist the delivery of projects.

What will I be doing?

You will support the Project Managers within a project/programme or range of projects. You will assist with the day to day organisation of the project and ensure that the governance standards set by the Bank Central Project Management Office (PMO) are applied by the Project Manager.

The role will provide an essential grounding in Project Management disciplines and suits an individual looking to start/develop a career in Project Management.

You will be working on live projects across different locations which will require flexibility and travel across our UK sites.
Close Brothers
Our divisions

Compliance

About the Compliance division

The Compliance division is responsible for ensuring that the Group and in particular its regulated businesses, understand and follow all applicable regulatory and legal requirements and relevant Codes of Conduct which relate to the Group’s conduct of business with its clients and to the personal regulatory obligations of its officers and employees.

In general this division ensures Close Brothers complies with regulations and conduct business ethically.

What will I be doing?

You will join the Group Compliance team and spend time working with Compliance managers in various divisions including Banking, Winterflood Securities and Asset Management.

You will have the chance to learn about each of our businesses, the rules and regulations which apply to them and the practical challenges of implementing regulatory requirements and ensuring that they are followed.
Credit Risk

About the Credit Risk division
The Bank Credit Risk division is in Bank Central and has oversight of credit activities, policy and appetite across all lending businesses.

This division is the Bank internal credit approval and monitoring function and looks at how risky transactions are going to be, and whether they’re really worth that risk.

This is a really important element of the Bank business. The function has an independent reporting line to the Group CEO.

What will I be doing?
You will join the Bank Credit Risk team and will expected to contribute actively from day one. During your learning phase there will be substantial work on reporting of credit metrics and gaining an understanding of activities in the Bank lending divisions.

You will rotate through the credit units in each of the lending businesses, so mobility is essential across our UK sites.
Close Brothers Graduate Programme

Risk

About the Risk division

The Risk function is responsible for the oversight of the risk framework across all businesses and risk types in Close Brothers Group. The function has an independent reporting line to the Chairman of the Board Risk Committee and also to the Group CEO.

The function interacts with management at all levels in delivering the four key elements of risk management: Advice, Challenge, Monitoring and Co-ordination.

What will I be doing?

On the Risk graduate programme you will be involved in all aspects of risk management including involvement in regulatory initiatives such as ICAAP, participation in Risk reviews focused on key risk areas, involvement in the Risk assessment of business and new products, horizon scanning for emerging risks and investigation of risk incidents.

You will spend time with both the Group and Banking division risk teams, ensuring you have experience across our business.

The nature of the role entails regular direct exposure to senior management across the Group.
Close Brothers
Our divisions

Strategic Analysis

About the Strategic Analysis division

The Bank Strategic Analysis division is a small, high-profile team led by the Head of Strategic Analysis, reporting directly to the Bank Chief Operating Officer. The team works closely with the Bank Executive Committee ("Bank ExCo") on a number of projects to deliver the Bank’s strategic priorities, looking at the overall picture, the vision and the main issues.

The team look at industry and competitive trends, develop forecasting models and scenario analysis, examine strategic performance, spot emerging market opportunities, identify business threats, look for novel strategic solutions, and develop creative action plans.

What will I be doing?

You will be supporting the development of business cases and delivery/implementation of strategic projects, such as undertaking a strategic review of businesses, new initiatives/product launches, target operating Model reviews, acquisitions (e.g. due diligence) and significant programmes of investment across Bank.
Close Brothers Graduate Programme

Finance

About the Finance division

The Bank Financial Control team are responsible for bank-wide accounting, financial control and finance systems development. Based in Tolworth the team of 40 qualified and part-qualified accountants are structured in six teams: Retail, Commercial, Central, Tax, Accounts Payable and Systems & Governance. The team reports directly to the Bank Financial Director and face off to the Business Finance functions and business Managing Directors.

What will I be doing?

You will have regular rotations into different parts of the Bank Financial Control team. Your role will involve you in all aspects of finance including accounting, producing financial statements, analysing the company’s performance (profits and losses) and producing management information.

The goal is for you to be a well-rounded, experienced and qualified accountant at the end of the programme.
Close Brothers
Our divisions

HR

About the HR division
The Bank HR team provides strategic and operational HR support to the Banking division. It is also a significant part of the wider HR team within the Close Brothers Group.

The Bank HR function is organised into three different areas. These are our Business Partner team, who work directly with the Bank’s business units and are responsible for providing strategic and advisory support to each business in terms of managing their people. Our HR Shared Service team who are responsible for providing operational HR support and delivering strategic HR projects and our specialist Learning and Development function, who focus on supporting and improving the performance of individuals and teams across the Bank. Specialist Reward support is provided by the Group Reward team.

What will I be doing?
You will rotate throughout the HR Shared Service team, the Business Partner team, the Learning and Development team and the Reward team. You will gain experience in all aspects of HR including operations, development of individuals and teams, ensuring all our employees are treated fairly, developing ‘people strategies’ to support the goals of the businesses and reward and compensation.
Close Brothers
Graduate Programme

IT

About the Central & Bank IT team

The Central & Bank IT team functions as an internal service provider to approximately 1,800 staff, who are geographically spread across the UK but concentrated in 4 head offices – Crown Place (London), Tolworth (Surrey), Doncaster and Brighton.

This growing team reports to the Head of IT for the Bank and provides a full range of services including information systems delivery, application support, project management & support, governance & assurance, service support & delivery.

Based at our head office in Crown Place, we are structured into a number of teams, including:

1. Systems Development (technical architecture and design, coding and technology selection).
2. Project Delivery (programme and project management, business analysis and testing).
3. Service Desk (desktop support, hardware builds, incident management and issue resolution).
4. Application Services (production support and issue resolution).
5. Programme Support Office (RAID management, cost control, lessons learned, librarianship).
6. IT Infrastructure & Operations (server, operating system, network and database management).

We have identified two graduate opportunities within the overall team, each requiring a different skill set. Willingness to continue studying and an eagerness to learn is a prerequisite for both roles.

(Continued overleaf)
Close Brothers Graduate Programme

IT (continued)

What will I be doing?

The first role is within our Systems Development team and would suit an individual looking for a technical career in software development or a related discipline. You will be rotated around the team to experience all of the functions they provide, and be enrolled in training towards a professional qualification in your preferred technical area. A degree in a computer science or information systems related area is required.

The second role is with our Service Desk team, providing direct front line support to local and remote users. This role requires an articulate, customer-focused individual who is able to interact with all levels of internal clients, is presentable and displays good communication skills. An IT educated candidate is preferred, but specific technology and customer service training will be provided.

The end goal of this programme is to take candidates with strong academic performance and problem solving ability and build them into well-rounded systems professionals with the experience and qualifications to build a career in software development, project delivery or IT support.
Close Brothers
Application process

1. Online application
   You will be required to complete a short application form to give us more information about yourself and your motivation for joining our Graduate Programme.

2. Online tests
   Subject to passing the online screening stage you will be invited to complete a series online tests as part of the next stage in the recruitment process.

3. Telephone interview
   This is to find out more about you and your interest in joining Close Brothers.

4. Assessment centre
   This is the final stage in the recruitment process. You will participate in a final round of interviews and exercises which are designed to further test your skills and suitability for the programme.

To find out more visit us at www.closebrothers.com