



Senior Trust Officer

BCR Fiduciary Services Ltd

Business	BCR Fiduciary Services Ltd
Location	Jersey
Reporting to	Director or designated manager
Employment	Full time
Role focus	Portfolio ownership, technical review, client relationships and supervision

About BCR Fid and the opportunity

BCR Fid is a new boutique Jersey trust company. Our systems, procedures and controls are designed and in place, and we are looking for a Senior Trust Officer to help us develop and improve them as we grow, rather than simply to run a book of existing work.

We are wholly owned by Jersey-resident owners who work in the business every day. There is no distant parent company and no offshore shareholder to satisfy: technical decisions are taken locally, quickly and by the same people you will sit alongside. A senior hire here is not one voice among many committees.

For the right person this is a genuine opportunity to join at an early stage, with the standing that goes with it. You will own client relationships outright, set the technical benchmark for the administration team, and have a direct hand in the continual development of the procedures, systems and controls the firm relies on. As the business grows, so does the role, including the route to a management or directorship position for someone who helps the business grow.

Purpose of the role

The Senior Trust Officer will take primary day-to-day responsibility for a portfolio of trusts, companies and other fiduciary structures, including the firm's more complex and sensitive relationships. The role holder will act as the principal point of contact for those clients and their advisers, exercise sound trustee judgement within delegated authority, review and support the work of less experienced colleagues, and help ensure that all activity meets client expectations, internal standards and Jersey regulatory requirements.

Key responsibilities

- Take primary responsibility for a portfolio of trusts, companies, foundations and other fiduciary structures, including complex, multi-jurisdictional and higher-risk relationships.
- Act as principal day-to-day contact for clients, beneficiaries, settlors, protectors and their professional advisers, building relationships based on trust and technical credibility.
- Prepare and, within delegated authority, take or recommend trustee and directors' decisions, ensuring each is properly considered, minuted and supported by adequate information.

- Draft and review trustee minutes, written resolutions, distribution and investment papers, loan and property documentation and correspondence on technical matters.
- Review the work of Trust Administrators and other colleagues, providing clear feedback, technical guidance and day-to-day supervision.
- Lead client take-on and periodic reviews, including risk assessment, customer due diligence, source of funds and source of wealth analysis and rationale for acceptance.
- Identify and manage risk within the portfolio, including conflicts, complaints, breaches, tax and regulatory exposures, escalating to the Board where appropriate.
- Oversee the accuracy and completeness of statutory records, registers, accounting records and entity documentation for structures under your responsibility.
- Work with the finance function on fee proposals, time recording, billing and debt collection, taking ownership of the commercial performance of your portfolio.
- Support the owners with business development, including client and intermediary relationships, proposals, and representing BCR Fid professionally in the Jersey market.
- Contribute to the ongoing review and improvement of procedures, templates, controls and systems, and help embed changes across the team.
- Deputise for management as required and support the wider BCR Group on joint client matters.

Risk compliance and conduct

- Apply the Jersey legal and regulatory framework in practice, including the TCB Codes of Practice, AML CFT CPF requirements and the duties of a trustee and director.
- Own the risk position of your portfolio: keep risk assessments current, act on review points and ensure nothing material sits unaddressed.
- Raise errors, complaints, conflicts, data incidents, suspicious activity and regulatory concerns without delay, and support colleagues in doing the same.
- Do not act or release funds without the required authority, documentation, risk assessment and approval, and hold others to the same standard.
- Maintain your own technical knowledge and CPD, and contribute to the training and development of less experienced colleagues.

Experience knowledge and qualifications

Essential	Desirable
• Substantial trust and company administration experience, including responsibility for your own portfolio. • Sound technical knowledge of Jersey trusts and companies, trustee duties and the Jersey regulatory framework. • Practical AML CFT CPF knowledge, including risk assessment, due diligence and source of wealth analysis. • Confident judgement and the willingness to take a considered position and explain it. • Strong drafting skills, particularly minutes, resolutions and technical correspondence. • Experience of reviewing, guiding or supervising the work of others.	• STEP or CGI qualified, or close to completion. • Experience of complex or multi-jurisdictional structures, private trust companies or family governance. • Exposure to trustee decision making on investments, property, private assets or commercial transactions. • Existing Jersey intermediary relationships and an interest in business development. • Experience of Clio, Verify365, Xero or similar systems, and an appetite for improving how technology is used.

Personal qualities

- Calm and credible with clients, able to hold a difficult conversation and keep the relationship intact.
- Generous with knowledge, and genuinely interested in bringing colleagues on.
- Decisive within your authority, and equally willing to say when something needs to go higher.
- Commercially minded, with an eye on profitability as well as service.
- Energised by joining a new business early, comfortable with change and committed to continual improvement.

Working at BCR Fid

BCR Fid is a boutique, owner-managed Jersey fiduciary business combining technical excellence with personal, responsive service. Our owners are Jersey residents who work in the business day to day, so the team is small, the reporting lines are short and senior work is seen rather than reported upwards.

We have deliberately built something different: a firm where the person who knows the client makes the running, where technology is used properly rather than tolerated, and where senior people are given authority to match their judgement. Joining at this stage means setting those standards rather than working to somebody else's.

The role holder will be expected to contribute positively to a growing business, work collaboratively across the wider BCR Group and uphold our values of Excellence, Delivery, Respect and Elegance.

This job specification describes the principal responsibilities of the role. It is not exhaustive and may evolve as the business develops, subject to the role holder's skills, experience and appropriate support.