



BCR Group Compliance Lead

BCR Group

Business	BCR Group (BCR Law LLP, BCR Executors Delegates & Attorneys limited, BCR Professional Services Limited and BCR Fiduciary Services Ltd)
Location	Jersey
Reporting to	The Board and the owners
Employment	Full time
Role focus	Group compliance framework, monitoring, AML CFT CPF oversight and regulatory relationships

About BCR Group and the opportunity

BCR Group brings together a Jersey law practice and a new boutique Jersey trust company under common, local ownership. Our compliance framework is established and embedded across the Group, and we are looking for a BCR Group Compliance Lead to take ownership of it and continue to develop it as the Group grows.

We are wholly owned by Jersey-resident owners who work in the business every day. There is no distant parent company and no group compliance department overseas to satisfy: the framework you own and develop is the framework the Group runs on, and the people who approve it sit in the same building.

For the right person this is a genuine opportunity to join at an early stage of the Group's growth, with the standing that goes with it. You will own, and continue to develop, the policies, the monitoring programme, the risk assessments and the regulatory relationships across both businesses. As the Group grows, so does the role, including the route to a named regulatory appointment or Board position for someone who helps the Group grow.

Purpose of the role

The BCR Group Compliance Lead will own, maintain and continually develop the established compliance and financial crime framework across BCR Group, keeping it effective, proportionate and aligned with regulatory change. The role holder will provide practical advice to fee earners, administrators and the owners, run the compliance monitoring programme, oversee client take-on onboarding team and risk assessment, and act as the principal point of contact with regulators and other authorities. The role may be combined with, or provide support to, the Group's Compliance Officer, MLCO and MLRO appointments, depending on the successful candidate's experience.

Key responsibilities

- Own, maintain and continually develop the Group's established compliance and financial crime framework, including policies, procedures, controls, registers and record keeping for both the law practice and the trust company.

- Act as, or support, the Group's named regulatory appointments, including Compliance Officer, MLCO and MLRO responsibilities and the reporting obligations that attach to them.
- Own the Group business risk assessment and the relationship risk assessment methodology, keeping both current, evidenced and proportionate to the client base.
- Run the compliance monitoring programme: plan and carry out testing, record findings, agree remediation with the business and report outcomes to the Board.
- Oversee client take-on and periodic review, including customer due diligence, source of funds and source of wealth analysis, sanctions, PEP and adverse-media screening, and the rationale for acceptance of higher-risk relationships.
- Review internal suspicious activity reports, make external disclosures to the Financial Intelligence Unit where required, and maintain the associated records and consent positions.
- Advise on conflicts, confidentiality, client money and professional conduct matters arising in the law practice, and on trustee and director duties arising in the trust company.
- Manage the Group's regulatory relationships and submissions, including the Jersey Financial Services Commission, the Law Society of Jersey, the Jersey Financial Services Commission's registry functions and data protection notifications.
- Lead compliance and financial crime training and awareness across the Group, and maintain the training record for all staff.
- Own breach, error, complaint, incident and data breach handling end to end, including root cause analysis, remediation and reporting.
- Advise on new business lines, products, services and technology, and ensure compliance requirements are reflected in procedures, templates and systems as they are introduced or changed.
- Report to the Board on the Group's compliance position, emerging regulatory change and the resources the function needs as the business grows.

Governance conduct and personal accountability

- Apply the Jersey legal and regulatory framework in practice, including the TCB Codes of Practice, the AML CFT CPF Handbook and Order, the Law Society of Jersey's professional conduct requirements and applicable data protection law.
- Hold the compliance position independently: give the advice the Group needs to hear, record it, and escalate to the Board where a matter is not being addressed.
- Ensure errors, complaints, conflicts, data incidents, suspicious activity and regulatory concerns are raised and dealt with without delay, and support colleagues in doing the same.
- Maintain the integrity of the framework: no relationship accepted, payment released or filing made without the required authority, documentation, risk assessment and approval.
- Maintain your own technical knowledge and CPD, and keep the Board informed of regulatory developments affecting either business.

Experience knowledge and qualifications

Essential	Desirable
• Substantial compliance, financial crime or regulatory experience in a Jersey trust company, law firm or other regulated financial services business. • Working knowledge of the Jersey AML CFT CPF framework, the TCB Codes of Practice and the practical application of both. • Experience of maintaining, reviewing and developing policies, procedures, risk assessments and a compliance monitoring programme. • Sound, independent judgement, and the confidence	• ICA, ACAMS, STEP or CGI qualified, or close to completion. • Experience of holding or deputising for a Compliance Officer, MLCO or MLRO appointment. • Exposure to both legal practice and fiduciary regulation, or a willingness to develop the side you have not yet covered. • Experience of dealing directly with the JFSC or the Law Society of Jersey, including examinations, notifications and submissions.

Essential	Desirable
to take a considered position with owners and senior colleagues and explain it. • Strong drafting and reporting skills, particularly policies, monitoring reports and Board papers. • Practical experience of customer due diligence, source of wealth analysis and the assessment of higher-risk relationships.	• Experience of Clio, Verify365, Xero or similar systems, and an appetite for improving how technology is used in compliance.

Personal qualities

- Independent minded and unafraid to say no, while remaining a constructive colleague.
- Practical rather than theoretical: able to refine controls so that people actually follow them.
- Clear and credible in writing and in person, with owners, staff and regulators alike.
- Commercially aware, with an understanding that good compliance enables business rather than obstructs it.
- Energised by a growing business, comfortable with change and committed to continual improvement.

Working at BCR Group

BCR Group is a boutique, owner-managed Jersey business combining a law practice and a fiduciary business, with technical excellence and personal, responsive service across both. 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 Group where compliance is part of how the business works rather than bolted on, 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.