

Position Description

Date of Creation:	July 2018
Date of Update:	September 2018
Position Title:	Middle Market Manager
Division:	Business Banking
Team:	Business Customer
Location:	Various
Reports To Position:	Regional Manager Middle Market
Direct Reports:	Middle Market Officer

Organisational and Position Overview

Business Customer

In Business Customer, we make business personal by developing meaningful relationships built on trust to help our business customers and communities prosper. We provide our customers a dedicated business specialist, who takes the time to understand their goals and aspirations and provides meaningful insights to add value to their business. Our goal is to enhance the prosperity and sustainability of the communities in which we operate.

Part A: Job Specification

Job Purpose

The Middle Market Manager works in a local region, partnering across Business Customer lenders, Consumer lenders, building relationships with customers to provide quality banking services and help grow their businesses. Middle Market Managers are responsible for complex lending from \$750,000 to \$3million.

The Middle Market Manager is required to prospect new business opportunities and maintain exemplary customer service delivery with existing customers. This role will deepen existing customer relationships through relationship management and understanding our customer needs. They are responsible for developing and delivering win-win solutions that meet the customer's needs, objectives and interests and the Bank's growth target and risk appetite.

Reporting & Relationships

Reports to Regional Manager Middle Markets
 Small Business Managers
 Credit Risk stakeholders
 Middle Market Officers
 Senior Property Specialists
 Mobile Relationship Managers

Key Accountabilities

Key Result Area	Accountability
Customer	<ul style="list-style-type: none"> • Build and maintain strong customer relationships, focussed on understanding the customer, their current and future needs in areas including Debtor and Equipment Finance, Wealth and Financial Markets. • Consistently delivers on the Bank's promise to customers by meeting their needs and/or matching appropriate products to their needs. • Identify opportunities for deepening customer relationships and referring business opportunities to Small Business, Property and Consumer as appropriate. • Working with the Regional Manager MM, implement approaches to support improved customer experience and advocacy.
Business Performance	<ul style="list-style-type: none"> • Drive profitable growth for the local area by meeting all asset growth, non-interest income, non gap income targets and referrals. • Achieve individual and contribute to team sales targets. • Report on your loan portfolio against financial and volume targets. • Work to grow customer base and meet ongoing financial targets.
Business Development	<ul style="list-style-type: none"> • Actively participate and support business development activities that optimise our profile and growth prospects in the local region. • Apply the local marketing approach to your customer acquisition plan to support successful outcomes for customers and expansion of the local market. • Target customer and lending acquisition to diversify the portfolio. • Promote the Bank and its partners, our brand and offering in the local region. • Undertake joint customer acquisition activities with lenders across Business Customer and Consumer Banking.
Building Relationships and networks	<ul style="list-style-type: none"> • Maintain close relationships with partners across Business Customer and Consumer Banking to support quality referrals between all customer segments. • Undertake joint customer visits and relationship management activities with the Senior Manager Middle Markets, Small Business Managers and Mobile Relationship Managers. • Regularly attend external industry events to build a broader network and deepen industry relationships.
Credit Management	<ul style="list-style-type: none"> • Exercise Delegated Lending Authority (DLA) for loan approvals and scheduled reviews in accordance with Bank Policy and acceptable risk standards. • Ensure scheduled reviews are completed within approved time limits. • Ensure the quality of lending submissions, credit management practices and control of bad debts in maintained within Bank Policy and guidelines.

Leadership	<ul style="list-style-type: none"> • Lead, motivate and develop the portfolio Middle Market Officer. • Manage goal setting, monitor progress on performance and development, providing regular feedback through the 1:1 quarterly check-in. • Support the MMO career development by providing relevant opportunities through customer relationship management activities, credit assessment and portfolio management responsibilities.
Risk	<ul style="list-style-type: none"> • All personal Operational Risk training completed by the due date. • All mandatory Kaplan training completed throughout the year to achieve the 30th of June due date. • Proactively monitor processes to ensure risks loss events or incidents of non-compliance are identified, managed and escalated on a timely basis. • Operate within approved limits (with no breaches of those limits) without authorisation from the appropriate oversight body, for the policies of: <ul style="list-style-type: none"> - Delegated Lending Authority - Consecutive Annual Leave - Group Authorities Register - Corporate Card
Values	<ul style="list-style-type: none"> • Role model behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion.

Part B: Person Specification (Minimum Requirements)

Qualifications, Knowledge & Experience

Minimum Qualifications

Tertiary qualification in business or finance related discipline
 FSRA Accreditation T2
 Driver's licence

Knowledge

Banking and Finance industry knowledge
 Knowledge of business lending and credit risk principles
 Practical understanding of advanced accredited lending requirements
 Industry and market knowledge to support customer and lending growth

Experience

Confident networker
 Customer relationship management
 Business development in a local community environment
 Lending in the small to middle market business segments
 Proven negotiation experience, achieving win-win outcomes for the customer and business

Technical & Business Skills

Relationship building and management skills

Business development, prospecting and sale

Ability to network and maintain productive professional relationships with a variety of stakeholders

Consulting and needs analysis skills

Financially savvy

Financial analysis skills, including the ability to analyse and interpret financial statements

Lateral thinking and problem-solving skills

Sound negotiation and influencing skills

Presentation skills, with the ability to adapt communication and influencing to suit the audience

Assessment required

Background checks including police check and ABA check

Psychometric assessments

Reference checks

Organisation Chart

