

POSITION DESCRIPTION

Position title	Branch Manager
Division	Consumer
Department	Retail Distribution
Direct Reports	Yes

Our culture and values

We have a clear strategy and important work in place to become Australia's bank of choice.

Our values of **teamwork, integrity, performance, engagement, leadership** and **passion** are at the core of who we are and form the expectation of the behaviours we adopt every day.

We strive to have a culture that drives balanced outcomes; is open and informed for disciplined execution; that celebrates and recognises success; and where the sum is greater than its parts. To achieve this, we focus on four critical behaviours: **act commercially; move fast to help customers achieve their goals; recognise people for their impact; and actively challenge the status quo.**

Together, we're creating a culture we can continue to be proud of; one that will help us reach new heights.

ROLE PROFILE

Your division, your team

Our Customers are at the forefront of everything we do: their voice will guide our decisions, actions, and priorities in building channel specific distribution strategies and unique service propositions in the market however they choose to deal with us. We add value in every interaction or touch point.

To successfully achieve our vision of being Australia's most customer connected bank we focus on our five key pillars – People First, Customer Engagement, Community, Operational Excellence and Future Network. Underpinning all our interactions and strong customer commitment are our values, determining how we behave with each other, our customers and our partners.

Bendigo and Adelaide Bank's unique Community Banking Model is a key differentiator for the Bank, it is achieving shared goals with a focus on broad-based community benefit. With the foundation of the Community Bank model built on a partnership based on trust, respect and goodwill; shared effort, risk and reward; local ownership; local decision making; local investment; commercially focused and community spired. Together we aim to fulfil the needs and expectations of local communities, customers, staff, shareholders and Bendigo and Adelaide Bank, while always upholding our embedded values.

This position is employed directly by one of the local Community Bank companies. Your Community Bank company will create and maintain strong and vibrant community outcomes and use its expertise, knowledge, dedication and development opportunities to educate the local community about the model in order to make a sustainable and significant contribution.

The purpose of your role

Our Community has been working with the Bendigo Bank to secure banking services into the future. Our success depends on the success of our customers and the communities in which we work. The Branch Manager is a proven leader, in possession of excellent communication and inter-personal skills to manage both the day-to-day operations of the local branch, and drive the business forward using this unique philosophy.

The Branch Manager position is a vital leadership role within the Community Bank team and broader branch network. It is an all-rounder role, with a broad range of commercial, operational and leadership responsibilities and accountabilities.

You will need to demonstrate success in the finance industry including consumer and SME lending experience, business management skills and the ability to lead a team. You will need to have proven relationship building skills and be capable of working with a board of directors and enjoy a hands on role in the local region.

Your core relationships

Your role will report to either the Senior Branch Manager, General Manager or Regional Manager.

Direct reports to this role may include lending and servicing staff.

Other core relationships include:

- Community Bank Partners – Board of Directors
- Other Branch Managers
- Branch employees and other Community Bank employees
- State & Regional Leadership teams
- Corporate Community Banking Department

What you're accountable for

People Leadership

- Actively leads and/or supports all key people management processes throughout employee life cycle (hiring, development, remuneration, performance management, diversity).
- Develop and lead your team to achieve the Region objectives
- Develop an environment and invest to motivate, hold accountable, engage and develop the skills of your team
- Develop a strong working relationship with all branch staff and provide coaching on referrals and sales techniques
- Ensure that branch staff have the resources, products, skills and motivation to grow the Bank's business
- Develop coaching plans for staff members and conduct coaching sessions
- Demonstrate and role model behaviours to recognise people for their impact
- Leadership to put health, safety and wellbeing practices and considerations into everyday decisions and actions
- Lead a safety culture, utilising available tools and resources, be a knowledgeable leader for the bank's safeguards and practices to ensure your branches are maintaining a safe work environment both physically and psychologically.
- Maintain and drive employee engagement with positive incremental increases in workforce engagement measures

Growth	<ul style="list-style-type: none"> ▪ Development and delivery of branch-based business plans ▪ Maintain and develop relationships with existing and new small business customers ▪ Development and execution of customer acquisition and retention strategies ▪ Development and execution of strategies to enhance customer experience and advocacy ▪ Identify and help customers reach their goals by offering banking solutions relevant to their needs ▪ Conduct Customer Calling programs (including LINX) to meet the growth expectation of the branch ▪ Provide financial services (including advice on relevant products and services to suit customer needs as authorised by the Bank by way of an Authorisation to Provide Financial Product Advice)
Community	<ul style="list-style-type: none"> ▪ Pro-actively source and grow the business. Focus on business planning and development ▪ Actively promote the Bank in the marketplace and have involvement in the local community ▪ Establish and cultivate relationships and communication strategies with company shareholders ▪ Be the main contact between community, company and bank operation ▪ Communicate and champion the Bank's point of difference to key stakeholders ▪ Develop and execute strategies to connect with, and contribute to communities and achieve business outcomes ▪ Ensure the Community Bank® Board are provided with the necessary information including marketing strategies and associated initiatives to enable it to manage its business development strategies and objectives
Financial and Operational Rhythm	<ul style="list-style-type: none"> ▪ Analyse performance and profit share reports. Provide comprehensive reports and advice to the Community Bank® Board of Directors (if applicable) and staff ▪ Development and execution of strategies to grow loans and deposits at reasonable prices ▪ Management of costs ▪ Management of volume/margin trade-off and costs ▪ Management of the performance of the branch by ensuring that clear targets and standards are set and monitored ▪ Generate loan approvals and deposits as specified in budgets and other key objectives as nominated and agreed ▪ Work closely with Agribusiness Managers, Business Banking Managers and Financial Planners in their area and identify referral opportunities to these specialists
Risk & Compliance	<ul style="list-style-type: none"> ▪ Nurture and lead a culture that embeds consideration of risk and compliance in all decision making ▪ Ensure that the quality of lending and credit management of the branch portfolio is maintained to required standards ▪ Complete and approve loan applications within delegated authorities

	<ul style="list-style-type: none"> ▪ Ensure risk management practices in regards to non-performing loans, arrears control and Branch Managers diary are carried out as required
Values	<ul style="list-style-type: none"> ▪ Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion ▪ Role model the BEN critical few behaviours ▪ Operates with transparency and is trusted, consistently uses sound judgement

Your knowledge, skills and experience	
Knowledge & skills	<ul style="list-style-type: none"> ▪ Customer Orientation - Cultivating strategic relationships and ensuring that the customer perspective is the driving force behind all value-added business activities ▪ Developing Strategic Relationships - Using appropriate interpersonal styles and communication methods to influence and build effective relationships with business partners (e.g., peers, functional business units) ▪ Coaching/Teaching - Providing timely coaching, guidance and feedback to help others excel on the job and meet key accountabilities ▪ Entrepreneurship - Advancing own understanding and sharing insight regarding key market drivers. Actively using that knowledge to create/seize business and customer focus opportunities and/or expand into new markets, products, or services ▪ Empowerment/Delegation - Using appropriate delegation to create a sense of ownership of higher-level organisational issues and encouraging individuals to stretch beyond their current capabilities ▪ Building & motivating the Sales Organisation - Attracting, developing, and retaining talented individuals; creating a sales culture that enables associates to realise their highest potential, thus allowing the organisation to meet future challenges ▪ Broadening Business Value - Exploring customers' underlying issues and needs that suggest broader solutions; maximising the productiveness of sales interactions by building on customer cues to gain
Relevant experience	<ul style="list-style-type: none"> ▪ Significant experience in the Banking and Finance sector ▪ Previous experience in managing a team and monitoring and tracking performance against targets ▪ Lending experience and business development experience. ▪ Understanding of the Community Bank Model and Franchise agreement, or previous experience in similar environment

Your qualifications and certifications

Essential

- FSRA Accreditation T2 – Deposit Taking & Non-Cash Payment Facilities & General Insurance

Desirable

- Certificate 3 in Financial Services
- Formal Qualification in Business / Finance or related discipline

Assessments Required:

Cognitive Abilities Testing, Emotional Intelligence Testing, Reference Checks, Police Check, Bankruptcy Check

Risk responsibility

Ensure all work practices are conducted in accordance with all Bank compliance requirements, as specified in Bank policy, corporate and business unit procedures and identify and report instances of non-compliance appropriately.

CAPABILITY PROFILE

Key people capabilities

Customer Focus	Commerciality
Grow Others	Results Focus

People capability profile

<p>Relationships Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others.</p>	<p>Results Focus Seeks goal clarity. Solves problems logically. Establishes plans and procedures to delivery successfully. Facilitates stakeholders inclusively and drives to shared solutions.</p>	<p>Grow Self Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others.</p>	<p>Role Expertise Maintains role-specific standards and applies knowledge, skills and experience on-the-job.</p>
Intermediate	Advanced	Intermediate	Advanced
<p>Communication Effectively expresses thoughts, ideas and information. Actively listens and adapts communication style. Engages, influences and connects to our purpose to tell our story.</p>	<p>Execution Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.</p>	<p>Grow Others Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire.</p>	<p>Customer Focus Identifies internal customer goals, makes relevant recommendations and takes appropriate timely action. Collaborates across the business to deliver best outcomes for the internal customer.</p>
Intermediate	Advanced	Advanced	Advanced
<p>Partnering Acts with intent to build sustainable partnerships with internal customers, and stakeholders to deliver shared value and achieve business outcomes.</p>	<p>Innovation Constructively challenges the status quo and offers alternatives. Seeks to improve ways of working and is open to new ideas and experiences.</p>	<p>Future Ready Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow.</p>	<p>Commerciality Applies understanding of finance, risk, people and customer for decision-making to deliver business sustainability. Takes appropriate risks and acts in the best interest of the Bank.</p>
Advanced	Intermediate	Advanced	Advanced

Role motivators
