

## Position Description

<b>Date of Creation: January 2014</b>
<b>Date updated: Sep 2018</b>
<b>Position Title: Small Business Manager</b>
<b>Division: Business Banking</b>
<b>Team: Business Customer</b>
<b>Location: Various</b>
<b>Reports to Position: Small Business Lead</b>
<b>Direct Reports: N/A</b>

### 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.

The core focus of the role is to drive lending growth via business development in the small business market. The Small Business Manager (SBM) is responsible for delivering solutions and services to meet small business customer needs. Customer needs and responsible lending are of equal priority in this role.

### Part A: Job Specification

#### Job Purpose

The Small Business Manager will be responsible for Small Business customer acquisition and retention in local branch regions.

The primary focus for the Small Business Manager is to implement and deliver holistic solutions to our customers, deepen customer relationships, drive growth at profitable prices, while maintaining credit and portfolio quality.

The role will form close partnership relationships with branch managers across the designated branch regions, working to achieve customer growth and retention targets across the Small Business market. The position will coach and lead education of Branch teams to support the growth of Small Business customer portfolios.

#### Reporting & Relationships

Position will report to Small Business Lead.

Relationships with the following key stakeholders / departments will be important:

Branch Managers

Group Credit

Financial Planners  
 Business Bankers  
 Mobile Relationship Managers  
 Sales & Capability Managers  
 Agencies

**Key Accountabilities (6 – 8)**

Key Result Area	Accountability
<b>Sales &amp; Performance Focus</b>	<ul style="list-style-type: none"> <li>• Drive profitable growth for the Bank striving to achieve KPI and customer targets.</li> <li>• Work closely with network stakeholders to identify, develop and implement appropriate localised sales and marketing plans, designed to achieve successful outcomes for our customers, communities, people and the Bank.</li> <li>• Identify, establish and embed referral partnerships to drive small business customer acquisition into new sectors of region.</li> <li>• Undertake effective business development, networking and prospecting activities to build the Small Business pipeline.</li> <li>• Conduct needs analysis to identify and fulfil broader financial needs of customers and increase cross sale of collateral bank products, increasing depth of relationship and product penetration in line with targets.</li> <li>• Proactively monitor progress and performance against goals.</li> <li>• Take accountability for performance and results within own area of the business.</li> </ul>
<b>Building Relationships and leveraging networks</b>	<ul style="list-style-type: none"> <li>• Build and maintain trusted relationships with key stakeholders in Branch Managers, Credit Risk and local small business communities to ensure all opportunities for growth are maximised.</li> <li>• Regularly promote Small Business to optimise its local market profile and growth prospects, including attendance at relevant professional and industry groups and community-based forums.</li> <li>• Collaborate with Mobile Relationship Managers and Business Banking Managers to leverage networks, customers and growth opportunities.</li> </ul>
<b>Risk Management &amp; Credit Quality</b>	<ul style="list-style-type: none"> <li>• Exercise Delegated Lending Authority (DLA) for loan in accordance with Bank Policy and acceptable risk standards.</li> <li>• Ensure lending submissions, credit management and bad debts are maintained within Bank Policy and guidelines.</li> <li>• DLA conditions met with satisfactory or better Credit Risk review results</li> </ul>
<b>People</b>	<ul style="list-style-type: none"> <li>• Share knowledge and strategies with Branch Managers to encourage collaboration and referrals from branches.</li> <li>• Be visible in your local branches, leading education sessions to support development of branch staff Small Business knowledge and capability.</li> </ul>

	<ul style="list-style-type: none"> <li>• Monitor quality of branch referrals to support ongoing education and development in branch.</li> <li>• Partner with Sales and Capability Managers to align development and education opportunities across the allocated branch region.</li> </ul>
<b>Risk</b>	<ul style="list-style-type: none"> <li>• All personal Operational Risk training completed with 0% outstanding &gt; 6 months.</li> <li>• Staff member's performance did not directly contribute to any credit risk losses.</li> </ul>
<b>Values</b>	<ul style="list-style-type: none"> <li>• Role model the Bendigo and Adelaide Bank values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion.</li> </ul>

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## Part B: Person Specification (Minimum Requirements)

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### Qualifications, Knowledge & Experience

- Track record in business development focussed on small to medium business.
- Previous business lending experience.
- Demonstrated experience in business development of new and existing relationships.
- Demonstrated experience in credit analysis and writing in small to medium business lending.
- Sound knowledge of the commercial and SME markets is critical to ensure the continued growth of the portfolio.
- Sound knowledge of business products, cash flows and markets.
- Ability to establish and maintain quality referral partner relationships, including internal and external partners
- Ability to think outside the square and develop innovative customer centric solutions.
- Ability to work effectively under pressure, be highly organised and work to constantly improve and benefit the organisation.
- Proven ability to build positive team relationships with local and remote team members
- Outstanding influencing and leadership ability
- Ability to relate to the customer, developing a professional trusted partner relationship
- Ability to adapt in a changing environment.

### Technical & Business Skills

- Established sales skills including prospecting, articulating customer value proposition, adapting to influence and close the sale to benefit the customer.
- Highly developed business development skills and networking ability with a focus on small - medium businesses.
- Highly developed lending and credit analysis skills, with a focus on small - medium business.
- Demonstrated decision making skills in a customer and lending environment
- Exceptional communication skills proven working with a diverse customer base
- Sales coaching and development skills in a peer to peer environment
- Successful influencing and negotiation skills

## Required Assessments

Police Check  
Bankruptcy check  
ABA check  
Psychometric assessments

## Organisation Chart

