

## Position Description

<b>Date of Creation:</b>	27/09/18
<b>Position Title:</b>	Agribusiness Relationship Assistant
<b>Division:</b>	Sales
<b>Team:</b>	Sales
<b>Location:</b>	Various
<b>Reports To Position:</b>	Senior/Agribusiness Relationship Manager
<b>Direct Reports:</b>	Nil

### Organisational Overview

The future for agriculture is bright. Our vision is to provide exceptional financial services, knowledge and leadership for Australian Farmers to grow.

Rural Bank is proudly part of the Bendigo and Adelaide Bank group, offering a specialist value proposition to Australian Farmers.

We are a specialist rural lender who understands the cycles in agriculture, assisting farmers to obtain appropriate finance to grow their farming business. We offer relevant industry insights to assist in making informed business decisions. We also offer our customers the opportunity to support the development of regional communities through our partnerships and initiatives

### Division/Department Overview

The objective of the sales department is to be a specialist rural lender who understands the cycles in agriculture, and to be able to obtain appropriate finance to grow farming businesses (specifically those who are within our target markets). It is also the aim of the sales department to be able to obtain relevant industry insights that assist our customers to make informed business decisions. The sales department support the development of regional communities through our partnerships and initiatives.

## Part A: Job Specification

### Job Purpose

This position of Agribusiness Relationship Assistant (ARA) is responsible for assisting their Senior Agribusiness Relationship Manager (SARM)/Agribusiness Relationship Manager (ARM) to deliver sales and revenue strategy through proactive support, ensuring the delivery of quality administration services, product and services to meet customer needs on behalf of the team of Relationship Managers.

The ARA is required to provide support to their manager in the areas of:

- File administration and maintenance
- Customer relationships
- Sales and service
- General administration

## Key Accountabilities (6 – 8)

Key result area	Responsibility	Measurement
Professional Conduct and Performance	<ul style="list-style-type: none"> <li>• Role models behaviour across peer group and the organisation consistent with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion</li> <li>• Demonstrates competencies agreed and discussed as part of the performance review process, including but not limited to:               <ul style="list-style-type: none"> <li>- Building Relationships</li> <li>- Customer Focus</li> <li>- Planning and Organising</li> <li>- Commitment to Learning</li> <li>- Quality Focus</li> <li>- Collaboration</li> </ul> </li> <li>• Participate in development activities to build personal capability</li> </ul>	<p>Stakeholder and peer feedback</p> <p>Customer expectations consistently met or exceeded</p> <p>Evidence of consistency and frequency in agreed behaviours demonstrated</p> <p>Completion of assigned training</p>
Execution of strategy	<ul style="list-style-type: none"> <li>• Assess and report on opportunities for process improvement within your area of work</li> <li>• Contribute to the successful delivery of key initiatives within any programs of work supported by the Executive</li> </ul>	<p>Evidence of sharing of ideas across the sales department</p> <p>Active participation and engagement with all relevant key initiatives supported by the Executive</p>
Risk and Compliance	<ul style="list-style-type: none"> <li>• Ensure all personal mandatory risk training is completed within 6 months of due date.</li> <li>• Commitment to work, health and safety ie. take reasonable care for own health and safety; take reasonable care that acts or admissions do not adversely affect the Health and Safety of self/others</li> <li>• Compliance with all Bank policies</li> </ul>	<p>Measured via exception reporting</p> <p>Measured via participation in WCGW and in the timeliness of event/breach reporting</p> <p>Compliance with WHS policies and standards; adherence to Incident, Near Miss &amp; Hazard Reporting Guidelines.</p>

Key result area	Responsibility	Measurement
Administration/Loan origination	<ul style="list-style-type: none"> <li>• Provide support to Manager/s with regard to the preparation of credit proposals and other administrative tasks.</li> <li>• Undertake other tasks and activities to ensure customer needs are met, as required</li> </ul>	<p>Tasks completed in set timelines</p> <p>Manager expectations met or exceeded</p> <p>Customer expectations consistently met or exceeded</p>
Financial /Business Management	<ul style="list-style-type: none"> <li>• Analyse complex financial data to enable sound credit management decisions</li> <li>• Undertake AML/CTF due diligence scrutiny of customer as required</li> <li>• Ensure the quality of credit management and control of customer arrears is maintained within standards and guidelines</li> <li>• Process variations to the terms of customer loan accounts, as directed in accordance with policies and procedures</li> <li>• Manage customer arrears processes including overdrawn accounts, referring cases to Managers within acceptable levels</li> <li>• Contribute to achievements of team sales targets</li> </ul>	<p>Stakeholder feedback.</p> <p>Retentions of existing customers.</p> <p>Acquisition of new customers.</p>
Deepening relationships	<ul style="list-style-type: none"> <li>• Identify opportunities for deepening customer relationships and referring business opportunities to Banking and Referral partners as appropriate</li> </ul>	<p>Opportunity to be effectively and efficiently maximised</p>
Stakeholder and Associated Business Relations	<ul style="list-style-type: none"> <li>• Build and maintain strong customer relationships</li> <li>• Consistently delivers on the Bank's promise to customers by meeting their needs; all enquiries are responded to in a timely and professional manner</li> <li>• Provide a high level of customer service ensuring the Customer Value Proposition is consistently articulated</li> <li>• Draw on financial and agricultural knowledge to support relationship managers to better service their customers</li> <li>• Assist in the organisation of functions and events that build profile and brand presence in the local community as required</li> </ul>	<p>Customer expectations consistently met or exceeded</p> <p>Manager expectations met or exceeded</p> <p>Evidence of individual contribution to marketing events</p>
Partnership	<ul style="list-style-type: none"> <li>• Build and maintain positive working relationships with Bendigo and Adelaide</li> </ul>	<p>BEN and Community Bank Branch</p>

Key result area	Responsibility	Measurement
	<p>Bank staff</p> <ul style="list-style-type: none"> <li>Assist BEN Retail Branch staff with their understanding of the agribusiness specialisation</li> <li>Seek to understand the relationship with other referral Partners to optimise any opportunities for promotion with customers</li> </ul>	<p>visitation/s</p> <p>Stakeholder feedback</p>
Values	<ul style="list-style-type: none"> <li>Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion.</li> <li>Our Who We Are Principles represent the uniqueness of the culture and expected behaviours of Rural Bank employees. Doing what's right; Walking the talk; Connections for generations; and Knowledge and expertise are the guiding principles that all staff must adhere to.</li> </ul>	

## Part B: Person Specification (Minimum Requirements)

### Skills, knowledge & Abilities

- Strong customer service
- Displays a positive team attitude and willingness to help whenever possible
- Proficient written and verbal communication and interpersonal skills (essential)
- Demonstrated ability to understand the dynamics of stakeholders and customers' needs and provide solutions
- Ability to work effectively under pressure, be highly organised and work to constantly improve and benefit the organisation
- Proficiency in Microsoft Excel and PowerPoint (desired)

### Experience & Qualifications

#### Experience required:

- Experience in administrative/customer service role (essential)
- Experience in financial or banking environment (highly regarded)
- Experience in the agricultural industry (highly regarded)

**Minimum qualifications and assessments:**

- Police check
- Reference checks
- Bankruptcy checks

## **Special Requirements**

- Intrastate travel within assigned territory and as required by the business. Limited interstate travel may be required by the business for this role.
- Flexible working hours may be required to meet the needs of the business