

Position Description

Position Title	Agribusiness Relationship Manager	Department	Sales
Level	Salaried	Location	Territory as assigned by RMA, within the Sales division
Reports to	Regional Manager Agribusiness	Financial Sign-off Authority	Nil
Direct Reports	Agribusiness Relationship Assistant, Agribusiness Administrative Assistant as assigned by RMA	Indirect Reports	
Created		Updated	22/02/2016

Organisational & Position Overview

Rural Bank Ltd (the Bank) is a wholly owned subsidiary of Bendigo and Adelaide Bank, providing specialist banking services exclusively to the farming community in Australia. The Bank supports three channels to market; namely the Rural Bank and Rural Finance value propositions distributed via our proprietary sales force and the Rural Bank brand distributed within the Elders environment.

Our vision

Our vision is to be Australia's most customer connected banking partner to the farming community.

Our strategy

- Drive sustainable, organic growth (supplemented by right-fit acquisitions) through multi-distribution channels
- Leveraging our demonstrated expertise, long term approach and the distribution network & cost base of key partners
- Aligning the organisation to focus on delivering our Customer Value Proposition (CVP) to the target market and ensuring we are easy to do business with
- Where product & service proposition are more important than price

Our values

Our values provide us with guidance on how we interact with everyone we have contact with (internal and external) and how we make decisions. Our values define our culture.

Teamwork

Integrity

Performance

Engagement

Leadership

Passion

Our purpose

We believe in a bright future for agriculture. We partner in enabling farmers to build sustainable businesses and drive the growth of Australian agriculture and regional communities.

Division or department name

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.

Position Objective

This position of Agribusiness Relationship Manager (ARM) develops, fosters and grows relationships with new and existing agribusiness customers, and provides quality banking services to this customer base to help them grow their agricultural businesses.

The ARM is required to prospect for new business opportunities and maintain excellent customer-service delivery with existing customers. They are responsible for developing and delivering win-win solutions that meet the customer's needs, objectives and interests, as well as the Bank's ongoing growth targets.

Key Result Areas

Key result area	Responsibility	Measurement
Professional Conduct and Performance	<ul style="list-style-type: none"> 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 Demonstrates competencies agreed and discussed as part of the performance review process, including but not limited to: <ul style="list-style-type: none"> Problem Solving Commitment to Learning Building Relationships Customer Focus Planning and Organising Sales Ability <p><i>Competencies consistent across sales department 'frontline' roles</i></p> <ul style="list-style-type: none"> -Collaboration -Quality Focus -Business Acumen <ul style="list-style-type: none"> Participate in development activities to build personal capability Provides leadership and direction to direct report/s including; assigning and reviewing tasks, monitoring, following up on work, training and supporting their development. 	<p>Stakeholder, peer and indirect report 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"> Increase market share focusing on target markets at an acceptable ROE. Proactively contribute to the successful delivery of key initiatives within any programs of work supported by the Executive 	<p>Increase in number of customers in Target Markets at an acceptable ROE.</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"> Ensure all personal mandatory risk training is completed within 6 months of due date. Proactively monitor processes to ensure risks loss events or incidents of non-compliance are identified, managed and escalated on a timely basis 	<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 & Hazard Reporting Guidelines.</p>

Key result area	Responsibility	Measurement
	<ul style="list-style-type: none"> 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 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 Compliance with all Bank policies 	
Loan origination & Credit Management	<ul style="list-style-type: none"> Prepare concise, accurate and timely loan proposals Ensure the quality of credit management, control of customer arrears is maintained within standards and guidelines Organise and coordinate the annual credit review of identified customers 	<p>Stakeholder feedback.</p> <p>Retentions of existing customers.</p> <p>Acquisition of new customers.</p>
Financial Performance	<ul style="list-style-type: none"> Proactively identify business opportunities and develop relationship with potential customers Achieve individual and team sales targets Report on your loan portfolio against financial and volume targets Work to grow customer base and meet ongoing financial targets Contribution to the following: <ul style="list-style-type: none"> Return on Prudential Capital =or> 15%. Cost to Income ratio =or< 31% Net Profit after tax =or> \$71.9M. 	<p>As per Key Performance Indicators (detailed in monthly summary):</p> <p>Net Interest Income (Target Met/Not Met)</p> <p>Establishment Fees (\$)</p> <p><u>Loan Portfolio Growth</u></p> <p>Book Growth (\$)</p> <p><u>Activity Targets</u></p> <p>New Settlements (\$)</p>
Deepening Relationships	<ul style="list-style-type: none"> Identify opportunities for deepening customer relationships and referring business opportunities to Banking and Referral partners as appropriate 	<p><u>Referral Partnerships/Business</u></p> <p>Opportunity to be effectively and efficiently maximised</p> <p>Where applicable, as detailed in the monthly KPI summary</p>
Stakeholder and Associated Business Relations	<ul style="list-style-type: none"> Build and maintain strong customer relationships (in own territory) Consistently delivers on the Bank's promise to customers by meeting their needs and/or matching appropriate products to their needs Draw on financial and agricultural knowledge to offer customers appropriate and relevant solutions to help grow their business Actively participate in key initiatives that build profile across industry groups and intermediaries to build 	<p>Consistently deliver on agreed number of customer, prospect and rainmaker visits per week</p> <p>Individual contribution and involvement with marketing events</p>

Key result area	Responsibility	Measurement
	stronger brand presence in the local community	
Partnership	<ul style="list-style-type: none"> Maintain close relationships with key Bendigo staff including Retail Sales, Operations, and Community Banks and their Board Members, in addition to local Bendigo Sales leadership including Business Banking Leads, Area Managers and Regional Managers Work closely with BEN Retail Branch staff to ensure the agribusiness specialisation is understood by branch staff Build a referral network within the BEN branch network ensuring all opportunities for agribusiness growth are maintained. Understand the relationship with the Banks other referral Partners and their key stakeholders. Regularly promote the Bank and its Partners to optimise its market profile and growth prospects 	<p>BEN and Community Bank Branch visitations</p> <p>Stakeholder feedback.</p> <p>Individual contribution to Community organisations / events.</p>

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.

Person Specification

Skills, knowledge and abilities:

- Relationship building and management skills
- Business development, prospecting and sales
- Able to understand farmers and their business, attitudes and needs, and respond accordingly to deliver sales objectives
- Able to build rapport and collaborative relationships with colleagues and customers
- Able to network effectively and maintain good professional working relationships with a range of different stakeholders
- Financially savvy (preferred)

Experience required:

- Minimum 2 years' experience working in a commerce, finance or other banking area (rural banking preferred)
- Banking knowledge (including lending, credit and deposit areas)
- 2-4years' experience working as a banking/customer relationship manager (preferred)
- Solid, hands-on experience working in agriculture or agribusiness (preferred)
- Understanding of agriculture and farming, including season conditions and relevant market conditions (preferred)

Minimum qualifications and assessments:

- Tertiary qualification in Agricultural Science or Agribusiness (preferred)
- Formal qualification in an economic or financial discipline (desired)

- Business qualifications (desired)
- Police check
- Driver's licence

