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| **Success Profile** | | |  | |
| **Role** | **Business Banking Manager (created July 2015)** | | | |
|  | **Qualifications**  **Essential**   * A relevant tertiary qualification in a business or finance related field. * FSRA Accreditation T2 – Deposit Taking and Non Cash Payment Facilities and General Insurance.   **Desirable**   * Post Graduate qualifications in a business or finance related field. | **Skills & Knowledge**  **Essential**   * Strong relationship and change management skills. * Highly developed written and verbal communication and interpersonal skills. * Capacity to communicate effectively within all levels of the organisation. * Strong customer service focus. * Ability to think outside the square and approach development solutions innovatively and creatively. * Ability to work effectively under pressure, be highly organisation and work to constantly improve and benefit the organisation. * Display a positive team attitude and willingness to help whenever possible. * Ability to manage and coach staff. * Good knowledge of credit and credit risk principles. * Strong financial analysis skills, including the ability to analyse and interpret financial statements. * Ability to build internal and external relationships and establish self as a trusted advisor to both staff and customers. * Strong problem solving skills. * Ensuring that all work performed is timely, accurate and of a high standard, and meets customer expectations as well as legislative and regulatory requirements. | | **Experience**  **Essential**   * 3 – 5 years’ experience in Business Banking. * Proven track record in business development, with a focus on small to medium businesses. * A proactive approach to business develop of new and existing relationship. * Strong credit analysis skills, particularly in small to medium businesses. * Proven negotiation skills and ability. * Ability to develop and manage a diverse portfolio of customers. * Ability to manage and coach staff. * Demonstrated experience in developing strong relationship with key customers and stakeholders. * Excellent presentation skills, including the ability to make formal presentations to external stakeholders / customers.   **Desirable**   * Excellent knowledge of the Bank’s systems. |

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| **Competencies** | **Label** | **Definition** | | | **Level** |
| Analysis | *Gathering information and identifying key roadblocks; relating and comparing information from different sources; identifying cause and effect relationships; making recommendations.* | | | *Lead Team / Specialty* |
| Building Relationships | *Proactively developing and continuing valued and sustainable internal and external relationships to facilitate the achievement.* | | | *Lead Team / Specialty* |
| Collaboration | *Work effectively and cooperatively with others in order to deliver on organisational outcomes.* | | | *Lead Self* |
| Continuous Improvement | *Delivering a focus on efficiency, process and product improvement.* | | | *Lead Self* |
| Customer Focus | *Working from a customer perspective to deliver a positive customer experience; focusing on customers’ needs to drive the solution.* | | | *Lead Team / Specialty* |
| Leading and Developing Others | *Providing guidance, feedback and direction to teams and individuals; inspiring and encouraging others towards goal achievement; focusing and guiding others to work at full potential.* | | | *Lead Team / Specialty* |
| Quality Focus | *Ensuring that all work performed is timely, accurate and of a high standard, and meets customer expectations as well as legislative and regulatory requirements.* | | | *Lead Team / Specialty* |
|  | Performance Focus | *Working through a task, initiative, or project to ensure completion to achieve outcomes.* | | | *Lead Team / Specialty* |
|  | Planning & Organising | *Setting priorities; formulating a method or course of action for self and / or others to follow; planning appropriate allocation of resources.* | | | *Lead Team / Specialty* |
|  | Sales Ability | *Identifying customers’ needs to recommend appropriate products and services, and to effectively close the sale.* | | | *Lead Team / Specialty* |
| **Motivators** | ***Achievement***  *Gaining a sense of achievement, closure; seeing something through to completion; working toward attainable goals.* | | ***Competition***  *Comparing own performance against others, having a desire to outdo others.* | ***Purpose***  *The yearning to do what we do in the service of something larger than ourselves.* | |
| **Values** | Teamwork | Engagement | | | Integrity |
| Leadership | Passion | | | Performance |

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| **Analysis**  **(Lead Team / Specialty)** | **Building Relationships**  **(Lead Team / Specialty)** | **Collaboration**  **(Lead Self)** | **Continuous Improvement**  **(Lead Self)** |
| * Gather information for a variety of sources both within and outside own responsibility and / or function. * Recognise issues, problems, risks and / or opportunities within the team and for customers and partners. * Identifies complex cause-effect relationships and trends in information. * Interprets complex cause-effect relationships in information. * Actively encourages analysis in teams. * Shares information. * Identifies relevant information sources. * Recognises the broader impact of causal relationships on system, operations and long term goal achievement. | * Actively encourages relationships with others to ensure objectives are achieved. * Recognises others’ contributions. * Structures interactions towards productive conclusions. * Takes proactive measures to understand the goals of customers / community / partners. * Proactively identifies opportunities to assist others. * Acts to build successful customers and community, partners and relationships. * Personally collaborates with peers to achieve business outcomes. * Leverages information and relationships appropriately. * Establishes external alliances / networks for mutual benefits. | * Keeps other team members informed and up-to-date about issues that arise. * Demonstrates a desire to help others, shares information and own expertise with others in a timely manner to enable accomplishment of group goals to benefit the business. * Takes responsibility for the quality and timeliness of own share of work. * Consults with colleagues and seeks their input in decision making. * Demonstrates integrity in interactions and shows respect for the opinions of others. * Recognises the value of working as a team to generate quality output. * Identifies and promotes solutions which all parties can benefit and works collaboratively to generate ideas, innovation and opportunities. | * Escalates quality issues appropriately. * Seeks opportunity to improve own performance. * Questions processes and / or tasks and suggests ideas for improvement. * Participants in continuous improvement initiatives. * Generates workable solutions to address problems and / or risk and compliance issues. * Evaluates the impact of new methods / solutions. * Seeks feedback on quality and efficiency of work. * Encourages individuals to identify continuous improvement initiatives. |
| **Customer Focus**  **(Lead Team / Specialty)** | **Leading & Developing Others**  **(Lead Team / Specialty)** | **Quality Focus**  **(Lead Team / Specialty)** | **Performance Focus**  **(Lead Team / Specialty)** |
| * Takes actions to reinforce the customer focus of the team. * Encourages ideas / initiatives to enhance customer experience. * Tracks and analyses repeated customer enquiries and complaints. * Ensures processes are set up for the best relevant customer outcome. * Keeps abreast of external / market environment, competitor products and / or services. * Measures levels of customer satisfaction. * Takes steps to satisfy customer beyond what is required or expected. * Makes decisions in light of their likely impact on customers. * Identifies products and / or services that anticipate customer needs. * Analyses changing needs of customers. | * Recognises and reinforces positive behaviour. * Provides specific, immediate and ongoing feedback as required. * Actively seeks and where relevant, responds to, feedback on own performance. * Collaboratively works with employees to agree on performance goals / KPI’s. * Models performance culture and motivates team to achieve goals. * Collaboratively establishes development plans with employees. * Provides coaching in job specific skills. * Provides appropriate support without removing responsibility. * Builds and maintains cohesive, engaged and effective teams. * Encourages and reinforces successful team performance, leads by example and models expected behaviours. * Identifies opportunities to celebrate team accomplishments. | * Communicates expected work standards. * Introduces processes that ensure compliance to work standards. * Ensures that team complies with standard procedures, legislative and regulatory requirement. * Supports quality initiatives within the team. * Takes accountability for maintaining quality output from the team. * Provides feedback on the quality of work. * Considers time required to achieve quality outcomes. * Establishes quality criteria / policies / procedures. * Identifies systemic quality issues. * Encourages the team to deliver exceptional standards. * Recognises quality initiatives. | * Ensure that assigned tasks are completed. * Ensures that all team members have resources to work efficiently. * Establishes a process to be kept informed of issues and results. * Meets deadlines and budgets. * Achieves team goals. * Proactively monitors progress and performance against goals. * Monitors delegated activities and / or functions to ensure they are completed. * Shows commitment to the achievement of business goals. * Consistently strives to exceed and improve upon results. * Remains focused when faced with multiple demands without losing sight of the desired outcomes. * Exceeds team objectives. |

● = Essential Behaviour

* = Stretch Behaviour

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| **Planning and Organising**  **(Lead Team / Specialty)** | **Sales Ability**  **(Lead Team / Specialty)** |  |  |
| * Identifies priority of team activities and / or projects. * Breaks down projects / activities into individual tasks. * Effectively plans and allocates others’ time to complete activities and / or projects. * Establishes medium term goals for the team. * Develops and monitors activities budget, timelines and milestones. * Communicates priorities and resourcing to team and department. * Organises and lads regular team meetings. * Regularly updates team on activity status. * Builds in contingencies (time, options, delays). * Determines project / activity requirements. * Allocates multiple resources. * Schedules and / or prioritises multiple and complex activities. * Establishes objectives that contribute to business needs. * Effectively utilises information and resources to meet current and future business objectives. * Forward plans to minimise budget impact. | * Demonstrates and role-models effective sales ability. * Takes actions to reinforce the customer, partner and community focus of the team. * Suggests initiatives to enhance customer service delivery. * Evaluates team performance in achieving sales targets. * Creates equal relationships with customers, partners and communities by demonstrating and business and partnership approach. * Demonstrates drive and determination to maximise team performance. * Gathers information regarding customer, partners and community needs from sources within and outside own area. * Tracks and analyses customer complaints. * Evaluates alternative according to their likely impact on the customer, partner and community. * Coaches and develops team’s sales skills. |  |  |

● = Essential Behaviour

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