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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.
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| **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.
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 ● = 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.
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