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| **Success Profile** |  |
| **Role** | **Business Banking Manager** |
|  | **Qualifications****Essential*** FSRA T2

**Desirable*** Tertiary Qualification – Business/ Economics / Accounting / Finance / etc.
* Financial Analysis Packages (Fast / Omega / Optimist / etc.)
 | **Skills & Knowledge****Essential*** Developed Sales & Customer Service skills
* Leadership, Change & Staff Management skills
* Well-developed communication skills
* Ability build rapport and relationships with staff & customers
* Financial Analysis & analytical skills
* Computer skills (incl. Optimist & Linx)
* Developed product knowledge
* Credit Writing Skills
* Developed understanding of Risk impacts and mitigation

  **Desirable** * Specific Industry Knowledge
* Knowledge of Financial Markets
* Understanding of Company & Property Law
* Knowledge of local community
 | **Experience****Essential*** Experience in Business Banking
* Relationship Management experience.
* Experience working with and meeting Sales targets
* Management / Leadership Experience.

  **Desirable*** Experience working within a Business Banking role (5yrs +)
* Relationship Management experience (5yrs +)
* Successfully and consistently met sales targets.
* Previously held DLA in business lending.
* Experience managing a team / staff (12mths +)
* Proven experience building a strong referral network.
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| **Competencies** | **Label** | **Definition** | **Level** |
| Building Relationships | *Proactively developing and continuing valued and sustainable internal and external relationships to facilitate the achievement of our vision and objectives.* | *Lead Team + Stretch* |
|  | Business Acumen | *Processing and using expertise and knowledge of the bank, markets and partners to identify opportunities, risks and returns* | *Lead Team* |
|  | Communication | *Expressing thoughts, ideas and information, verbally and in writing using appropriate form, structure, grammar and language for the audience.* | *Lead Team + Stretch* |
|  | Customer Focus | *Setting priorities; formulating a method or course of action for self and/or others to follow; planning appropriate allocation of resources.* | *Lead Team + Stretch* |
|  | Decision Making | *Reaching an appropriate decision in a timely manner.* | *Lead Team*  |
|  | Performance Focus | *Working through a task, initiative, or project to ensure completion to achieve outcomes.* | *Lead Team + Stretch* |
|  | Problem Solving | *Considering all relevant information to draw a reasonable and appropriate conclusion; and taking action accordingly.* | *Lead Team* |
|  | Sales Ability | *Identifying customers’ needs to recommend appropriate products and services, and to effectively close the sale.* | *Lead Team + Stretch* |
| **Motivators** | * Achievement
 | * Competition
 | * Money
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| **Values** | Teamwork | Engagement | Integrity |
| Leadership | Passion | Performance |

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| **Building Relationships****(Lead Team + Stretch)** | **Business Acumen****(Lead Team)** | **Communication****(Lead Team + Stretch)** |
| * actively encourages relationships with others to ensure objectives 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
 | * acts to achieve business objectives and returns
* appreciates the team’s role in creating business success
* understands business objectives and translates them into team and individual goals
* addresses issues, problems, or risks to satisfy the business, partner and customer needs
* identifies and manages risks
* knows how to get things done outside own team
* keeps abreast of market/industry changes and competitors
* appreciates the impact of legislation/regulation on the activities of the team, customers, community and partners
* understands the implications of external forces on business success
 | * clearly explains diagrams and/or charts to clarify complex written text
* provides examples or comparison when appropriate
* considers the impact of different forms of communications
* checks to ensure the message has been understood
* varies communication style and/or method to enhance audience understanding
* integrates body language to support the verbal message
* clearly expresses concepts and strategies
* uses written communication to present information to enable decision making
* explains complex concepts without using technical jargon
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| **Customer Focus** **(Lead Team + Stretch)** | **Decision Making****(Lead Team)** | **Performance Focus** **(Lead Team + Stretch)** |
| * takes actions that 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 the 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
* evaluates/interprets levels of customer satisfaction to recommend improvements for customer experience
* analyses changing customer needs
* recommends alternative solutions based on changing customer needs
 | * makes decisions about important and/or complex issues in a timeframe appropriate to the issue/activity
* makes decisions that do not place the organisation at risk of loss vents occurring
* considers the immediate and long term impact of decisions and takes ownership of the outcome
* makes difficult, unpopular or sensitive decisions when required
* makes decisions based on organisation first, business unit second, team third and self fourth
 | * ensures that all 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
* monitors delegated activities and/or functions to ensure 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 outcome
* exceeds team objectives
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| **Problem Solving****(Lead Team)** | **Sales Ability****(Lead Team + Stretch)** |
| * seeks out and considers multiple sources of information
* formulates and applies clear decision making criteria for team and self
* evaluates alternatives according to their likely impact on the team/ activity or business
* identifies the most appropriate approach
* communicates with those impacted by chosen actions
* considers unquantified or intangible variables (e.g. resources, customer needs)
* evaluates alternatives according to their likely business impact
* pre-empts the consequences of chosen actions based on knowledge and experience
* considers appropriate contingency plans
 | * 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 a 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 alternatives according to their likely impact on the customer, partner and community
* coaches and develops team’s sales skills
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 ● = Essential Behaviour

* = Stretch Behaviour