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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. |
| **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 | |
| **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 |
| **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 |
| **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 |

● = Essential Behaviour

* = Stretch Behaviour