

## Position Description

<b>Date of Creation:</b>	<b>14/02/2019</b>
<b>Position Title:</b>	<b>Rural Customer Manager</b>
<b>Division:</b>	<b>Sales</b>
<b>Team:</b>	<b>Sales</b>
<b>Location:</b>	<b>Various - As assigned by RMA</b>
<b>Reports To Position:</b>	<b>Regional Manager Agribusiness</b>

### Organisational & Position Overview

The future for agriculture is bright. Our vision is to provide exceptional financial services, knowledge and leadership for Australian Farmers to grow.

Rural Bank is proudly part of the Bendigo and Adelaide Bank group, offering a specialist value proposition to Australian Farmers.

We are a specialist rural lender who understands the cycles in agriculture, assisting farmers to obtain appropriate finance to grow their farming business. We offer relevant industry insights to assist in making informed business decisions. We also offer our customers the opportunity to support the development of regional communities through our partnerships and initiatives

### 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.

## Part A: Job Specification

### Job Purpose

This position of Rural Customer Manager (RCM) develops, fosters and grows relationships with new and existing agribusiness customers predominately in the Small Farm Segment, and provides quality banking services to this customer base to help them grow their agricultural businesses.

The RCM is required to maintain excellent customer-service delivery with existing and new 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.

The RCM is expected to play a key role in maintaining a partnership between staff in the Rural Business and those who work in the Bendigo Retail and Community Bank branches so that the agribusiness specialisation is understood and referral opportunities are capitalised on.

## Key Result Areas

Key result area	Responsibility	Measurement
<b>Professional Conduct and Performance</b>	<ul style="list-style-type: none"> <li>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</li> <li>Demonstrates competencies agreed and discussed as part of the performance review process, including but not limited to: <ul style="list-style-type: none"> <li>- Collaboration</li> <li>- <b>Problem Solving</b></li> <li>- Quality Focus</li> <li>- Commitment to Learning</li> <li>- Business Acumen</li> <li>- <b>Building Relationships</b></li> <li>- <b>Customer Focus</b></li> <li>- <b>Planning and Organising</b></li> <li>- <b>Sales Ability</b></li> </ul> </li> <li>Participate in development activities to build personal capability</li> <li>As relevant - monitor, train and follow up on work undertaken by indirect report/s to help them better service customers</li> </ul>	<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 (eg. online).</p>
<b>Execution of strategy</b>	<ul style="list-style-type: none"> <li>Increase market share focusing on target markets at an acceptable ROE.</li> <li>Proactively contribute to the successful delivery of key initiatives within any programs of work supported by the Executive</li> </ul>	<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>
<b>Risk and Compliance</b>	<ul style="list-style-type: none"> <li>Ensure all personal mandatory risk training is completed within 6 months of due date.</li> <li>Proactively monitor processes to ensure risks loss events or incidents of non-compliance are identified, managed and escalated on a timely basis</li> <li>Operate within approved limits (with no breaches of those limits) without authorisation from the appropriate oversight body, for the policies of:</li> </ul>	<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 &amp; Hazard Reporting Guidelines.</p>



Key result area	Responsibility	Measurement
	<ul style="list-style-type: none"> <li>- Delegated Lending Authority</li> <li>- Consecutive Annual Leave</li> <li>- Group Authorities Register</li> <li>- Corporate Card</li> <li>• 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</li> <li>• Compliance with all Bank policies</li> </ul>	
<b>Loan origination &amp; Credit management</b>	<ul style="list-style-type: none"> <li>• Prepare concise, accurate and timely loan proposals</li> <li>• Ensure quality</li> </ul>	<p>Stakeholder, peer and indirect report feedback</p> <p>Customer expectations consistently met or exceeded</p>
<b>Financial Performance</b>	<ul style="list-style-type: none"> <li>• Proactively identify business opportunities and develop relationship with potential customers</li> <li>• Achieve individual and team sales targets</li> <li>• Report on your loan portfolio against financial and volume targets</li> <li>• Work to grow customer base and meet ongoing financial targets</li> <li>• Contribution to the following: <ul style="list-style-type: none"> <li>- Return on Prudential Capital =or&gt; 15%.</li> <li>- Cost to Income ratio =or&lt; 31%</li> <li>- Net Profit after tax =or&gt; \$71.9M.</li> </ul> </li> </ul>	<p><b>As per Key Performance Indicators (detailed in monthly summary):</b></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>
<b>Collateral Business</b>	<ul style="list-style-type: none"> <li>• Identify and refer collateral business to Banking and Referral partners as appropriate</li> </ul>	<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>
<b>Stakeholder and Associated Business Relations</b>	<ul style="list-style-type: none"> <li>• Build and maintain strong customer relationships</li> <li>• Consistently delivers on the Bank's promise to customers by meeting their needs and/or matching appropriate products to their needs.</li> <li>• Draw on financial and agricultural knowledge to offer customers appropriate and relevant solutions to help grow their business</li> <li>• Actively participate in key initiatives that build profile across industry groups and intermediaries to build stronger brand presence in the local community</li> </ul>	<p>Consistently deliver on agreed number of customer, prospect and rainmaker visits per week</p> <p>Individual contribution and involvement with marketing events</p>
<b>Partnership</b>	<ul style="list-style-type: none"> <li>• Maintain close relationships with key Bendigo staff including Retail Sales, Operations, and Community Banks in addition to local Bendigo Sales</li> </ul>	<p>BEN and Community Bank Branch visitations</p> <p>Stakeholder feedback.</p>

Key result area	Responsibility	Measurement
	<p>leadership including Business Banking Leads, Area Managers and Regional Managers</p> <ul style="list-style-type: none"> <li>• Work closely with BEN Retail Branch staff to ensure the agribusiness specialisation is understood by branch staff</li> <li>• Build a referral network within the BEN branch network ensuring all opportunities for agribusiness growth are maintained.</li> <li>• Understand the relationship with the Banks other referral Partners and their key stakeholders.</li> <li>• Regularly promote the Bank and its Partners to optimise its market profile and growth prospects</li> </ul>	Individual contribution to Community organisations / events.

### 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:

- Experience working in a commerce, finance or banking environment (rural banking preferred)
- Banking knowledge (including lending, credit and deposit areas)
- Minimum 2-4 years' experience working as a banking relationship assistant or 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