

POSITION DESCRIPTION

Created / Revised	July 2023
Position title	Agribusiness Relationship Manager
Division	Business & Agribusiness
Department	Agribusiness
Reports to Position	Regional Manager Agribusiness
Direct Reports	No

Our culture and values

We have a clear strategy and important work in place to become Australia's bank of choice.

Our values of **teamwork, integrity, performance, engagement, leadership** and **passion** are at the core of who we are and form the expectation of the behaviours we adopt every day.

We strive to have a culture that drives balanced outcomes; is open and informed for disciplined execution; that celebrates and recognises success; and where the sum is greater than its parts. To achieve this, we focus on four critical behaviours: **act commercially; move fast to help customers achieve their goals; recognise people for their impact; and actively challenge the status quo.**

Together, we're creating a culture we can continue to be proud of; one that will help us reach new heights.

ROLE PROFILE

Your division, your team

The Business and Agribusiness division brings together our specialist Agribusiness and Business lending capability under the Chief Customer Officer - Business and Agri. We work collaboratively across the division to support our customers through dedicated business and agribusiness banking relationships, taking the time to understand their goals and aspirations and provide meaningful insights to add value to their business. Our goal is to enhance the prosperity and sustainability of the communities in which we operate.

This team manages all of our Agribusiness customer needs and interactions including working with our distribution partners and our partners in operations to support our existing customers to grow and to attract new customer to BENs Agribusiness proposition. The team has bankers in the field as well as a virtual specialist team to support bankers to have more time with customers. We are regionally aligned to ensure we have a personal relationship and closeness to the customers we support and the communities we want to help grow.

The purpose of your role

The Agribusiness Relationship Manager works in a specific geographic region, building relationships with customers and referral sources to provide quality banking services and help grow their businesses.

The Agribusiness Relationship Manager is responsible for a portfolio of customers and ensuring BEN provides the right solutions to meet their needs. Agribusiness Relationship Managers are experienced in straightforward and simple agribusiness lending needs.

The Agribusiness Relationship Manager prospects for new business opportunities and maintains exemplary customer service delivery with an existing portfolio of customers in their region. This role will deepen existing customer relationships through relationship management and understanding our customer needs.

This role will manage a portfolio of customers in a local area and will work closely with Regional Managers and referral partners in that Region to attract and retain agribusiness customers to BEN. Business development and working proactively in the community to create agribusiness opportunities for BEN is key for this role.

The Agribusiness Relationship Manager is responsible for developing and delivering win-win solutions that meet the customer's needs, objectives and interests and the Bank's growth target and risk appetite.

Your core relationships

The position will report to the Regional Manager, Agribusiness.

Relationships with the following key stakeholders / departments will be important:

- Members of the Agribusiness Region Team
- Agribusiness Sales Support
- Operations Teams
- Business Banking Relationship Managers
- Branch Managers
- Group Credit
- Mobile Relationship Managers

What you're accountable for

Customer	<ul style="list-style-type: none">• Build, grow and maintain strong customer relationships, focussed on understanding the customer, their current and future needs.• Consistently delivers on the Bank's promise to customers by meeting their needs and/or matching appropriate products to their needs.• Identify opportunities for deepening customer relationships and referring business opportunities as appropriate.• Working with key stakeholders to implement approaches to support improved customer experience and advocacy.• Provide customers with meaningful business and industry insights.• Deep understanding of our customers that have complex needs, providing personalised guidance and ongoing management to support our customers outcomes.
Business Performance	<ul style="list-style-type: none">• Drive profitable growth for the local area by meeting all asset growth, non-interest income, non-gap income targets and referrals.• Achieve individual and contribute to team sales targets.• Report on your loan portfolio against financial and volume targets.• Work to grow customer base and meet ongoing financial targets.• Take accountability for performance and results within own area of the business.
Business Development	<ul style="list-style-type: none">• Identify and lead business development activities that optimise our profile and growth prospects in the local region.• Apply the local marketing approach to your customer acquisition plan to support successful outcomes for customers and expansion of the local market.• Target customer and lending acquisition to diversify the portfolio.• Promote the Bank and its partners, our brand and offering in the local region.• Undertake joint customer acquisition activities with lenders across Business, Agribusiness and Consumer Banking.• Work closely with network stakeholders to identify, develop and implement appropriate localised sales, marketing and engagement plans, designed to achieve successful outcomes for our customers, communities, people and the Bank.• Undertake effective business development, networking and prospecting activities to build a strong pipeline.• Identify, establish and embed referral partnerships to drive customer acquisition into new sectors of region.

Building Relationships and networks	<ul style="list-style-type: none"> • Build and maintain trusted relationships with key stakeholders internally and in local agribusiness communities to ensure all opportunities for growth are maximised and support quality referrals between all customer segments. • Undertake joint customer visits and relationship management activities with consumer, mobile relationship managers, business banking and specialist partners. • Regularly attend external industry events to build a broader network and deepen industry relationships.
Credit Management	<ul style="list-style-type: none"> • Exercise Delegated Lending Authority (DLA) for loan approvals in accordance with Bank Policy and acceptable risk standards. • Ensure the quality of lending submissions, credit management practices and control of non-compliance is maintained within Bank Policy and guidelines. • Ensure scheduled reviews are completed within approved time limits.
Leadership	<ul style="list-style-type: none"> • Informal coaching and feedback to share knowledge and strategies to lending with the Agribusiness Sales Support staff to build capability and banking knowledge. • Collaborate end to end to ensure customer needs are met. • Leading education sessions to support development of local region Agribusiness knowledge and capability. • Lead & influence culture and enterprise thinking.
Risk	<ul style="list-style-type: none"> • All mandatory training completed by the required due dates. • Proactively monitor processes to ensure risks loss events or incidents of non-compliance are identified, managed and escalated on a timely basis. • Operate within approved limits (with no breaches of those limits) without authorisation from the appropriate oversight body, for the policies of: <ul style="list-style-type: none"> - Delegated Lending Authority - Consecutive Annual Leave - Group Authorities Register - Corporate Card
Values	<ul style="list-style-type: none"> • Role model behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion.

Your knowledge, skills and experience	
Knowledge & skills	<ul style="list-style-type: none"> • Banking and Finance industry knowledge • Demonstrated expertise in complex agribusiness lending and credit risk principles. • Practical understanding of advanced accredited lending requirements • Industry and market knowledge to support customer and lending growth. • Relationship building and management skills. • Ability to network and maintain productive professional relationships with a variety of stakeholders. • Consulting and needs analysis skills. • Financial analysis skills, including the ability to analyse and interpret financial statements. • Lateral thinking and problem-solving skills • Presentation skills, with the ability to adapt communication and influencing to suit the audience. • Established business growth skills including prospecting, articulating customer value proposition, adapting to influence and close the opportunity to benefit the customer. • Highly developed business development skills and networking ability with a focus on agribusiness relationships. • Highly developed lending and credit analysis skills, including identification of risk and mitigation solutions with a focus on agribusiness. • Ability to think outside the square and develop innovative customer centric solutions.

	<ul style="list-style-type: none"> • Ability to work effectively under pressure, be highly organised and work to constantly improve and benefit the organisation. • Ability to relate to the customer, developing a professional trusted partner relationship. • Ability to adapt in a changing environment. • Demonstrated decision making skills in a customer and lending environment. • Exceptional communication skills proven working with a diverse customer base. • Business growth coaching and development skills in a peer-to-peer environment • Successful influencing and negotiation skills • Sound knowledge of the agriculture market is critical to ensure the continued growth of the portfolio. • Sound knowledge of agribusiness products, cash flows and markets
Relevant experience	<ul style="list-style-type: none"> • Customer relationship management experience • Business development in a local community environment • Proven negotiation experience, achieving win-win outcomes for the customer and business. • Previous agribusiness lending experience. • Demonstrated experience in business development of new and existing agribusiness relationships. • Demonstrated experience in credit analysis, risk, mitigation and writing in agribusiness lending. • Sound knowledge of the agriculture markets is critical to ensure the continued growth of the portfolio

Your qualifications and certifications

Tertiary qualification in Agribusiness or finance related discipline preferred.
 FSRA Accreditation T2
 Driver's licence

Risk responsibility

This is a Line One role.

Ensure all work practices are conducted in accordance with all Bank compliance requirements, as specified in Bank policy, corporate and business unit procedures and identify and report instances of non-compliance to appropriately.

CAPABILITY PROFILE

Key people capabilities

Commerciality	Relationships
Results Focus	Customer Focus

People capability profile

Relationships Builds and maintains productive relationships with trust and integrity. Works collaboratively and is open to the perspectives of others.	Results Focus Sets and manages relevant goals. Is mindful of and responds to the business environment. Asks for help and reviews for learning.	Grow Self Grows knowledge, is curious and proactively applies learning. Builds resilience and is mindful of impact on others.	Role Expertise Maintains role-specific standards and applies knowledge, skills and experience on-the-job.
Expert	Expert	Advanced	Expert
Communication Effectively expresses thoughts, ideas and information. Actively listens and adapts communication style. Engages, influences and connects to our purpose to tell our story.	Execution Makes well-considered decisions, plans and delivers quality outcomes. Problem solves and acts with integrity. Holds self and others accountable.	Grow Others Develops others by sharing feedback, recognising and celebrating outcomes. Connects with others to guide, empower and inspire.	Customer Focus Identifies customer goals, makes relevant recommendations and takes appropriate timely action. Collaborates across the business to deliver best outcomes for the customer.
Expert	Advanced	Advanced	Expert
Partnering Acts with intent to build sustainable partnerships with customers, community and stakeholders to deliver shared value and achieve business outcomes.	Innovation Constructively challenges the status quo and offers alternatives. Seeks to improve ways of working and is open to new ideas and experiences.	Future Ready Exchanges and respectfully challenges perspectives and approaches. Anticipates, embraces and promotes change to achieve our vision for today and tomorrow.	Commerciality Applies understanding of finance, risk, people and customer for decision-making to deliver business sustainability. Takes appropriate risks and acts in the best interest of the Bank.
Expert	Advanced	Advanced	Expert

Role motivators

Impact	Directly contributing to the success of the organisation, knowing work directly affects productivity and profit.
Expertise	Being recognised for specialist knowledge; providing specialist advice.
Achievement	Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals.