

## POSITION DESCRIPTION

<b>Position title</b>	Regional Manager Agribusiness
<b>Division</b>	Rural Bank
<b>Department</b>	Sales
<b>Direct Reports</b>	Yes

## Our culture and values

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.

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 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.

### The purpose of your role

This position of Regional Manager Agribusiness (RMA) provides leadership, coaching and direction to a team of Senior Agribusiness Relationship Managers (SARM), Agribusiness Relationship Managers (ARM) and Rural Customer Managers (RCM), as well as their Assistants, to ensure they are able to meet the needs of the Bank's customers. They are responsible for establishing sales strategies across their assigned location/s, and to ensure those strategies are understood and well executed by their staff.

The RMA is expected to develop and expand relationships with key Bendigo and Adelaide Bank staff, decisions makers and industry bodies as well as with major borrowers.

The RMA is required to undertake the day-to-day management of their team/s, as well as providing ongoing high-level leadership and guidance. They undertake a range of different management responsibilities from setting the vision, direction of goals of the team (in line with overall business requirements and organisational objectives) to providing on the job coaching and support of Relationship and Customer Managers.

They are responsible for recruiting appropriate staff for their teams, ensuring their staff members have the appropriate level of training and skills to do the job, managing poor performance, and assisting with ongoing development and career progression. Where relevant and required, they will advocate for the needs of their team to the wider business, and ensure

that staff are able to work together within their team and collaboratively across the business, to seek win-win solutions for customers of the bank that meet their needs, objectives and interests, particularly for non-standard situations.

#### Your core relationships

External: work closely with and build sustainable business relationships with our business partners being Elders and Bendigo Adelaide Community Banks

Internal: work closely with business partners which include but not limited to Credit, Operations, Marketing & Partnerships, Risk & Compliance and Ag Insights

### ROLE ACCOUNTABILITIES

#### What you're accountable for

<b>Leadership</b>	<ul style="list-style-type: none"> <li>• Role models behaviour consistently in accordance 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 of the role, including but not limited to: <ul style="list-style-type: none"> <li>-Decision Making</li> <li>-Analysis</li> <li>-Communication</li> <li>-Leading and Developing Others</li> <li>-Strategic Leadership</li> </ul> </li> <li>• Competencies consistent across sales department 'frontline' roles <ul style="list-style-type: none"> <li>-Collaboration</li> <li>-Quality Focus</li> <li>-Business Acumen</li> </ul> </li> <li>• Provides leadership and direction to direct reports including; assigning and reviewing tasks, coaching and counselling, motivating and supporting, mentoring.</li> <li>• Undertake workforce and succession planning to ensure the right people are in the right roles now and in the future</li> <li>• Participate in development activities to build personal capability (eg. Training, mentoring, coaching).</li> </ul>
<b>Management</b>	<ul style="list-style-type: none"> <li>• Manage the administration of, and participate in recruitment as required</li> <li>• Arrange training and development opportunities for staff to build and encourage a culture of knowledge acquisition, analysis and sharing.</li> <li>• Apply people systems such as performance management, remuneration and career development as required, and recognise and coach performance accordingly.</li> </ul>
<b>Execution of Strategy</b>	<ul style="list-style-type: none"> <li>• Communicate sales strategy and targets to sales teams for assigned location/s clearly and succinctly.</li> <li>• Lead the team to confidently and consistently articulate and execute the client value proposition model.</li> <li>• Provide leadership and effectively communicate reasons for programs of change; plan resources to ensure that staff are able to proactively contribute to the successful delivery of key initiatives supported by the Executive.</li> <li>• Contribute to the development of processes and systems to provide efficiencies to clients.</li> </ul>
<b>Risk &amp; Compliance</b>	<ul style="list-style-type: none"> <li>• Ensure all personal (and team) mandatory risk training is completed within 6 months of due date.</li> <li>• Proactively monitor processes (and employees) 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: <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> </ul> </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> </ul>

	<ul style="list-style-type: none"> <li>Compliance with all Bank policies</li> </ul>
<b>Credit Management</b>	<ul style="list-style-type: none"> <li>Ensure the quality of credit management, control of client arrears is maintained within standards and guidelines</li> <li>Organise and coordinate the annual credit review of identified clients</li> </ul>
<b>Financial Performance</b>	<ul style="list-style-type: none"> <li>Set sales targets for products and business services for the teams in assigned location/s.</li> <li>Review and monitor progress against targets, budget and overall business strategy and identifies delivery issues and problems - reports out on these on a monthly basis or upon request.</li> <li>Meet or exceed budget expectations</li> </ul>
<b>Deepening Relationships</b>	<ul style="list-style-type: none"> <li>Lead and coach team to be better able to identify opportunities and refer collateral business to Banking and Referral partners as appropriate</li> </ul>
<b>Stakeholder &amp; Associated Business Relations</b>	<ul style="list-style-type: none"> <li>Continue to develop and expand relationships with key decisions makers and external industry bodies</li> <li>Ensure a high level of customer service across the region; expand relationships with major borrowers.</li> <li>Regularly Promote the Bank, our brand and offering; liaise and build relationships with marketing/PR/media and attend external industry events that optimise our profile and growth prospects.</li> </ul>
<b>Partnership</b>	<ul style="list-style-type: none"> <li>Develop and expand relationships with key Bendigo and Adelaide Bank staff; work closely with BEN Retail Branch staff to ensure the agribusiness specialisation is understood, referral network is built and the relationship with the Banks other referral Partners and their key stakeholders is understood.</li> </ul>

#### Your knowledge, skills and experience

<b>Knowledge &amp; skills</b>	<ul style="list-style-type: none"> <li>People management and coaching skills</li> <li>Able to think strategically, set strategic goals and/or make strategic decisions</li> <li>Strong communication skills</li> <li>Strong relationship management skills and experience</li> <li>Customer service skills</li> <li>Time management and organisational skills</li> <li>Good problem-solving skills</li> <li>Demonstrate strong financial acumen</li> <li>Performance management skills and experience</li> <li>Strong negotiation skills</li> </ul>
<b>Relevant experience</b>	<ul style="list-style-type: none"> <li>Experience working within the Financial Services industry, preferably with an Agricultural focus (desired)</li> <li>Previous people management and/or team leadership experience</li> <li>Experience managing a business area with responsibilities for budgeting and setting targets (ideal)</li> <li>Previous experience working in sales or customer service</li> <li>Experience and confidence undertaking presentations to boards and managers</li> <li>Proven track record of achieving results as a manager</li> <li>Previous experience recruiting staff and/or sourcing resources</li> </ul>

#### Your qualifications and certifications

<ul style="list-style-type: none"> <li>Tertiary qualification in Agricultural Science or Agribusiness (preferred)</li> <li>Business/Management qualifications (preferred)</li> <li>Police check</li> <li>Driver's licence</li> </ul>
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#### Risk responsibility

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.
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## CAPABILITY PROFILE

### Key people capabilities

<b>Results Focus</b>	<b>Commerciality</b>
<b>Communication</b>	<b>Partnering</b>

### People capability profile

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

### Role motivators

<b>Achievement</b>	Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals.
<b>Autonomy</b>	Being independent, self-sufficient, having minimal supervision.
<b>Challenge</b>	Performing mentally stimulating work, solving complex and/or unfamiliar problems, stretching self intellectually.
<b>Creativity</b>	Using imagination, expressing self creatively, contributing original ideas.
<b>Expertise</b>	Being recognised for specialist knowledge; providing specialist advice.
<b>Growth</b>	Having opportunities to acquire knowledge, learn new skills and improve own performance.
<b>Impact</b>	Directly contributing to the success of the organisation, knowing work directly affects productivity and profit.
<b>Leading Others</b>	Working to improve and advance the skills, knowledge and performance of others.
<b>Mastery</b>	The urge to get better and better at something that matters.