

Position title	Business Development Manager
Division	Consumer
Department	Retail Distribution
Direct Reports	No

Our culture and values0

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

ROLE PROFILE

Your division, your team

Our Customers are at the forefront of everything we do: their voice will guide our decisions, actions, and priorities in building channel specific distribution strategies and unique service propositions in the market however they choose to deal with us. We add value in every interaction or touch point.

To successfully achieve our vision of being Australia's most customer connected bank we focus on our five key pillars – People First, Customer Engagement, Community, Operational Excellence and Future Network. Underpinning all our interactions and strong customer commitment are our values, determining how we behave with each other, our customers and our partners.

Bendigo and Adelaide Bank's unique Community Banking Model focus is achieving shared goals of building a strong, inclusive, dynamic and productive Community Bank business. Together we aim to fulfil the needs and expectations of local communities, customers, staff, shareholders and Bendigo and Adelaide Bank, while always upholding our embedded values. This position is employed directly by one of the local Community Bank companies. Your Community Bank company will create and maintain strong and vibrant community outcomes and use its expertise, knowledge, dedication and development opportunities to educate the local community about the model in order to make a sustainable and significant contribution.

The purpose of your role

As the Business Development Manager, you will be responsible to build the strategic business plan to gain market share for the localised area. You will spend a large portion of your time utilising your business development skills to build long term connections with local community groups, stakeholders, and partners to drive business opportunities.

Business Development Managers contribute to the Bank's vision by actively assisting customers in reaching their financial and lifestyle goals, ensuring Bendigo and Adelaide Bank is the place to do their banking. As a Business Development Manager, you will play a key role in the long-term growth of the bank and deliver financial solutions via an exceptional customer experience. The core focus of the role is to drive lending growth via new business development and the delivery of tailored lending solutions to new customers. Fulfilling the broader financial needs of customers to assist them create, protect and grow their wealth will be central to the role.

The Business Development Manager will be responsible primarily for customer acquisition. The ability to establish and maintain quality referral partner relationships. Prospecting and networking skills will be critical to ensure continued growth.

The Business Development Manager will work with key stakeholders to implement and deliver solutions to our customers, deepen customer relationships, drive growth at profitable prices and maintain credit and portfolio quality.

You will require a sound knowledge of consumer markets to establish and implement strategies to achieve growth of your portfolio.

Your core relationships

Reports to: Branch Manager, Senior Branch Manager, Regional Manager

Internal: Extended Community Bank department and branch team, Middle Markets Managers, Local Business Managers, Rural Bank, Lending Support & Education, Credit Risk Management, Marketing, Local Engagement Officers, and Risk & Compliance Managers.

External: Existing and new or potential customers, referral partners

What you're accountable for

Customer Growth

- Build strong and established connections through potential and existing customers through customer engagement activities
- Enact on home lending and small business lending opportunities generated through branch, online and marketing activity in a timely manner to drive applications
- Conduct needs analysis to identify and fulfil broader financial needs of customers and increase cross sale of collateral bank products increasing depth of relationship and product penetration in line with agreed targets.
- Conduct loan interviews with customers both digitally and face to face in branch
- Ensure credit decisions provide a responsible outcome for both customer and the Bank
- Identify, develop, and implement appropriate sales strategies to achieve successful outcomes for our customers, communities, people, and the Bank
- Active management of referral partners
- Undertake effective business development, networking, and prospecting activities to build business pipeline
- Identify expansion into new markets or sectors
- Engage and maintain strong working relationships with business partners to ensure all opportunities for growth are maximised
- Achieve lending targets and application to settlement ratio

Community	<ul style="list-style-type: none"> ▪ Communicate and champion the Bank's point of difference to key stakeholders ▪ Establish and nurture strategies to connect with and contribute to the local community ▪ Regularly promote the business and the Bank's products and services to optimise its market profile and growth prospects, including regular attendance at all relevant professional and industry groups and community-based forums
Financial	<ul style="list-style-type: none"> ▪ Generate loan approvals, insurance and other relevant bank products ▪ Drive profitable growth for the Bank by meeting all KPI targets whilst maintaining direct costs within budget including the appropriate use of discounts and discretionary rebates, adhering to Roi/RAROC requirements ▪ Contribute effectively to the Banks financial growth by acting commercially ▪ Identify opportunities where the customer may benefit from other products within the Bank's offerings and refer to appropriate specialist ▪ Ensure the quality of lending submissions, credit management practices and control of bad debts is maintained within Bank Policy and guidelines
People	<ul style="list-style-type: none"> ▪ Participate in all relevant meetings and appropriate forums to identify opportunities ▪ Be responsible for professional development ▪ Proactively monitor progress and performance against goals, taking accountability for performance and results within own area of the business ▪ Coach and develop more junior Business Development Managers as required ▪ Support the Branch and broader team to meet business performance & compliance needs
Risk	<ul style="list-style-type: none"> ▪ Always comply with all Bank policies and procedures ▪ Ensure the quality of lending and credit management is within your delegated authority and Bank policy guidelines ▪ Exercise Delegated Lending Authority (DLA) for loan approvals and Scheduled Reviews in accordance with Bank policy and acceptable risk standards.
Values	<ul style="list-style-type: none"> ▪ Demonstrate consistent behaviour in accordance with the BEN corporate values of teamwork, performance, passion, integrity, leadership and engagement ▪ Role model the BEN critical few behaviours, with particular emphasis on "acting commercially" and "moving fast to help customers achieve their goals".

Your knowledge, skills and experience

Knowledge & skills	<ul style="list-style-type: none"> ▪ You will require a sound knowledge of consumer & local markets which will enable you to establish and implement strategies to achieve growth of your portfolio ▪ Advanced business acumen and financial capability ▪ Proven sales skills in the finance industry (or relevant) ▪ Highly developed lending knowledge, risk management and credit analysis skills ▪ Advanced business development and networking skills
-------------------------------	---

	<ul style="list-style-type: none"> ▪ Advanced interpersonal skills and ability to build trusted relationships ▪ Influencing and problem-solving skills to manage both customer and bank expectations ▪ Self-driven and disciplined with the ability to work independently and remotely as required
Relevant experience	<ul style="list-style-type: none"> ▪ 3-5 years lending experience (essential) ▪ Demonstrated diverse customer acquisition ability ▪ Proven business development and relationship management experience ▪ Evidence of prior positions performing to sales targets ▪ Thorough understanding of Bank policy, procedure and systems, or relevant experience in similar environment (preferable).

Your qualifications and certifications

Minimum Qualifications:

- FSRA Accreditation T2 –Deposit Taking & Non-Cash Payment Facilities & General Insurance
- Residential Lending DLA
- Tertiary qualifications in business or finance highly regarded

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 appropriately.

CAPABILITY PROFILE	
Key people capabilities	
Commerciality	Execution
Results Focus	Relationships

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 Seeks goal clarity. Solves problems logically. Establishes plans and procedures to delivery successfully. Facilitates stakeholders inclusively and drives to shared solutions.	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.
Advanced	Advanced	Intermediate	Intermediate
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 internal customer goals, makes relevant recommendations and takes appropriate timely action. Collaborates across the business to deliver best outcomes for the internal customer.
Advanced	Intermediate	Intermediate	Advanced
Partnering Acts with intent to build sustainable partnerships with internal customers, 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.
Intermediate	Intermediate	Intermediate	Advanced

Role motivators	
Achievement	Gaining a sense of achievement, closure, seeing something through to completion, working towards attainable goals
Autonomy	Being independent, self-sufficient, having minimal supervision
Impact	Directly contributing to the success of the organisation, knowing work directly affects productivity and profit