

Position Description

Date of Creation:	April 2019
Position Title:	Business Development Manager – Community Bank
Division:	Local Banking
Team:	State
Location:	Various
Reports to Position:	Branch Manager /Community Bank Board
Direct Reports:	Nil

Organisational and Position Overview

Bendigo and Adelaide Bank's vision is to be Australia's most customer connected Bank. Our vision is supported by the successful execution of Retail's strategy focussing on Customer, Community and People.

Our Community has been working with the Bendigo Bank to secure banking services into the future. The Bendigo Bank's success depends on the success of our customers and the communities in which we work.

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.

Reporting & Relationships

Position will report to the Branch Manager and have no direct reports.

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

- Branch Managers
- Financial Planner
- Credit
- Risk & Compliance Managers
- Sales & Capability Managers
- Business Banking Managers

Key Accountabilities (6 – 8)

Key Result Area	Accountability
Sales / Performance Focus	<ul style="list-style-type: none"> Drive profitable growth for the Bank by meeting all KPI targets whilst maintaining direct costs within budget. To support business growth targets: <ul style="list-style-type: none"> Identify, develop and implement appropriate sales strategies to achieve successful outcomes for our customers, communities, people and the Bank Identify, establish and embed referral partnerships to drive customer acquisition Undertake effective business development, networking and prospecting activities to build business pipeline Identify expansion into new markets or sectors Demonstrate outstanding relationship, leadership and management skills
Risk Management & Credit Quality	<ul style="list-style-type: none"> Exercise Delegated Lending Authority (DLA) for loan approvals and Scheduled Reviews in accordance with Bank Policy and acceptable risk standards. Ensure the quality of lending submissions, credit management practices and control of bad debts is maintained within Bank Policy and guidelines.
Customer and Community Focus	<ul style="list-style-type: none"> Engage and maintain strong working relationship with Retail Regional and Branch Managers, Financial Planning, Business Banking and specialist lending teams to ensure all opportunities for growth are maximized Regularly promote business to optimise its market profile and growth prospects, including regular attendance at all relevant professional and industry groups and community-based forums 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. Products include: Insurance, Wealth, Superannuation, Debtor Finance, Equipment Finance, and Financial Markets
People	<ul style="list-style-type: none"> Participate in all relevant meetings and appropriate forums to identify opportunities and provide input to the Bank's offering and strategy Be responsible for professional development Proactively monitor progress and performance against goals Take accountability for performance and results within own area of the business Coach and develop more junior Business Development Managers as required
Values	<ul style="list-style-type: none"> Demonstrate consistent behaviour in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion.

Special Requirements

Regular out of hours work is a requirement of this position as well as some intrastate travel as required.

Part B: Person Specification (Minimum Requirements)

Qualifications, Knowledge & Experience

Skills, knowledge and abilities:

- Proven sales skills in financial industry (or relevant)
- Highly developed lending knowledge and credit analysis skills
- Strong interpersonal skills and ability to build trusted relationships
- Highly developed business development and networking skills
- Strong influencing and problem-solving skills to manage both customer and Bank expectations
- Proven resilience and the ability to accommodate constraints to achieve outcomes
- Self driven and disciplined with ability to work independently and remotely as required
- Ability to acquire a diverse customer base

Technical & Business Skills

Experience required

Essential

- 3 – 5 years' lending experience and or proven sales performance (comparable role)
- Ability to manage customer expectations within guidelines
- Risk and compliance understanding
- Demonstrated customer acquisition ability

Desirable

- Advanced knowledge of computer programs
- Small business lending skills
- Understanding of Bank policy, procedures & systems
- Sound product knowledge

Minimum Qualifications:

Essential

- FSRA Accreditation T2 – Deposit Taking and Non-Cash Payment Facilities and General Insurance

Desirable

- Certificate III in Financial Services
- A relevant tertiary qualification in a business or finance related discipline.