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| **POSITION DESCRIPTION** |

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| **Position title** | Senior Manager RLAC / Healthcare Melbourne |
| **Division** | Business Banking |
| **Department** | Corporate and Specialist Banking |
| **Direct Reports** | No |

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| **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. |

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| **ROLE PROFILE** |

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| **Your division, your team** |
| Business Banking has accountability for the end to end experience for Bendigo & Adelaide Bank’s Business Customers, ensuring we deliver on our value proposition: “To make business personal”. Business Banking will provide our Business Customers with a dedicated business specialist, provide meaningful insights into their businesses and enhance the prosperity and sustainability of their businesses.  The Retirement Living and Aged Care /Healthcare Team (“RLAC”) sits within the Specialist Lending and Corporate Banking function within Business Customer. It manages a portfolio of Aged Care and Retirement Living clients and is responsible for identifying, establishing and managing lending relationships in the Healthcare Care and Aged Care space with typical exposures over $10m.  The Senior Manager RLAC will be responsible for business development activities predominately in Melbourne and assisting in other locations as discussed with the Head of RLAC. |

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| **The purpose of your role** |
| The role of the Senior Manager RLAC is to deliver against growth targets in line with Business strategy. With a detailed knowledge of the Healthcare and Aged Care environment, it provides essential links to introduce networks/contacts to achieve the growth strategy. This skilled relationship senior manager develops and manages the relationships and undertake the structure of complex deals and business development opportunities.  This role will leverage off the existing framework and work with your Credit partners to achieve a customer focussed outcome that aligns to the Bank’s Risk Appetite/Risk Culture/ Risk Policies and Procedures. It supports the team strategy and will assist the Head of RLAC develop initiatives to deliver growth. This role will champion positive change and contribute to the greater Business Banking leadership objectives through delivering on customer outcomes. |

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| **Your core relationships** |
| Reporting to the Head of RLAC. Key stakeholders include:   * External clients and customers * External partners, including accountants, solicitors, valuers, business advisers * Leadership team and broader Business Banking leaders and teams * Internal partners including Risk, Legal and Compliance teams |

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| **ROLE ACCOUNTABILITIES** |

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| **What you’re accountable for** | |
| **Product Ownership (Lead)** | * Assist with the coaching/mentoring to the RLAC team and establish cultural and behavioural standards at the outset. * Provide guidance and assistance in understanding our key target markets and the deliverables required in achieving this. * Being accountable and responsible for your development aligned to the values of Bendigo and Adelaide Bank. * Providing a strategy (with updates provided where required) to the Head of RLAC to develop business to the RLAC/Healthcare sector |
| **Relationship Management** | * Develop relationships within the Healthcare and Aged Care Sectors and continue to grow and maintain these relationships to a high standard once on boarded. * Work closely with Head of RLAC to develop and implement growth plans for existing client relationships and seek and acquire new lending opportunities in line with business objectives. * Engage and maintain strong working relationship with Business Banking teams to ensure all opportunities for Business Bank growth are maximized. * Drive profitable growth of your portfolio by meeting all Key Performance Indicators whilst maintaining direct costs within budget. |
| **Business Development** | * Grow portfolio with identified Key Performance Indicators and align our growth with market expectation aligned with the Banks Risk Appetite. * In conjunction with internal partners and through external partners, form collaborative and mutually beneficial relationships with business clients. * Oversee the effective management of your portfolio of relationship accounts with a focus on maintaining a responsible and profitable lending portfolio. * Demonstrate excellent business development, relationship management and leadership skills. |
| **Risk Management** | * Work closely with Credit partners to influence and deliver. * Influence the Credit policy evolution to cater for support of the desired customer base. * Ensure all personal training completed by the due date. * Understand and comply with all risk requirements. * Ensure appropriate management of risk, and that processes meet standards and guidelines. * Work with our risk teams to effectively understand and manage the risk profile of your portfolio and customers |
| **Customer Service** | * Promote the RLAC/Healthcare business to optimize its market profile and growth prospects, including regular attendance at all relevant professional and industry groups and forums. * Conduct client planning to support and expand needs based cross selling of collateral bank products to increase product penetration in line with agreed Key Performance Indicators. Products include: Business Lending, Transactional Banking, Financial Markets and from time to time Debtor Finance, Equipment Finance and Insurance. * Build on the Bank’s strong and trusted reputation for providing sound and valued client service and banking products. * Execute financial opportunities for customers by being an integral participant in a transaction Deal Team. |
| **Values** | Demonstrate behaviour in accordance with Bank Values.  Provide thought leadership and support peers, other teams, and projects as applicable. |

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| **Your knowledge, skills and experience** | |
| **Knowledge & skills** | * Comprehensive knowledge of the Healthcare Segment and advanced awareness of regulatory, market and economic conditions within the sector * Highly developed interpersonal and communication skills. * Excellent relationship management, business development and marketing skills. * Business planning and strategy implementation skills. * Advanced financial literacy/quantitative analysis skills including interpreting complex financial statements. * Advanced influencing and negotiation skills at all levels, including internal and external stakeholders. * Results orientated with excellent problem-solving skills and initiative. * Highly organised with ability to work under pressure in a dynamic environment * Comprehensive analysis and research skills. * Proficient in the use of the PC and MS Office applications. * Coaching and mentoring skills with focus on developing high performing teams * Strong knowledge of Banking systems, processes and procedures. * Strong knowledge of lending, credit management/analysis skills and credit risk principles |
| **Relevant experience** | * Demonstrated ability to develop internal and external relationships, accepting of differences in personality and objectives, able to motivate and inspire others, and ability to handle conflict well * Experience conducting analysis and/or producing reporting. * Experience managing or working within teams utilising the Agile and/or waterfall development methodologies. |

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| **Your qualifications and certifications** |
| **Special Requirements**   * Business or Finance tertiary qualification required. * Post graduate qualification in a Business or Finance related discipline desirable. * 10-15+ years’ experience within Healthcare Sector * Proven banking skills at a senior level, and ability to motivate and lead through cultural change. * Proven business development experience with an ability to self motivate and execute * Flexible working hours to meet the needs of the business * Inter and intrastate travel as required by the business |

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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** |

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| **Key people capabilities** | |
| **Partnering** | **Grow Self** |
| **Execution** | **Customer Focus** |

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| **People capability profile** | | | |
| **Relationships** | **Results Focus** | **Grow Self** | **Role Expertise** |
| 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. |
| **Intermediate** | **Intermediate** | **Intermediate** | **Intermediate** |
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| **Communication** | **Execution** | **Grow Others** | **Customer Focus** |
| 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. |
| **Intermediate** | **Intermediate** | **Foundational** | **Intermediate** |
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| **Partnering** | **Innovation** | **Future Ready** | **Commerciality** |
| 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. |
| **Intermediate** | **Foundational** | **Foundational** | **Foundational** |

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| **Role motivators** | |
| **Challenge** | Performing mentally stimulating work, solving complex and/or unfamiliar problems, stretching self intellectually. |
| **Impact** | Directly contributing to the success of the organisation, knowing work directly affects productivity and profit. |
| **Achievement** | Gaining a sense of achievement, closure; seeing something through to completion; working towards attainable goals. |