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| **Position title** | Business Development Manager |
| **Division** | Consumer Banking |
| **Department** | Leveraged |
| **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** |
| Consumer Banking Division brings together the areas engaging with and servicing our consumer customers. This division is responsible for the end-to-end experience for our consumer customers, regardless of the channel with which they choose to interact with our organisation.Wealth Services is a business unit within the Consumer Banking division of Bendigo Bank. The Wealth Services proposition is centred on helping Australians prosper, with a focus on growing and protecting their wealth and supporting sustained financial security. Our portfolio of solutions is essential for a customer's full financial needs to be met by the Bank. Leveraged staff have deep technical industry experience, providing comprehensive knowledge to the Bank, to our customers and to our communities. Our team is dedicated to building or sourcing quality solutions for our customers. With a customer centric service and ability to make the complex simple, we pride ourselves on our commitment to helping customers achieve and sustain their financial goals. Critical to Leveraged success is the role played by Leveraged Business Development Managers. |

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| **The purpose of your role** |
| The Business Development Manager (BDM) for Leveraged will contribute by actively developing and managing existing and new business partner relationships for Leveraged and the broader bank. This will be achieved through the education, development and promotion to partners and advisers of gearing strategies and the importance they can play in the holistic advice model. Key purpose of your role is to;* Proactively market to partners, advisers & internally to broaden the business through the development, education and promotion of gearing strategies and solutions.
* Establish new adviser relationships with brokers, financial planners and internally within Bendigo Bank
* Develop a strong understanding of partners and their advisers, including their key challenges and goals. Interpret these needs, coordinate relevant stakeholders, and deliver solutions
* Work closely with support functions across the Leveraged business and the broader Bank to ensure a superior customer experience is provided and maintained
* Build strong working relationships with internal stakeholders across the bank to facilitate partner solutions
* Have a deep understanding of the market and industry and provide any observed and relevant feedback to Leveraged leadership
* Provide and deliver relevant product training to advisers on gearing strategies and solutions.
* Continuously develop external networks and business sources.
* Identify market opportunities, and provide relevant industry intelligence including feedback and actively contribute to sales meetings
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| **Your core relationships** |
| Core relationships with external stakeholders within the Stockbroking and Financial Planning industry ranging from CEO’s, stockbrokers, financial planners and paraplanners will drive success. Equally important are internal stakeholders, such as working closely with support functions across the Leveraged business and the broader Bank to ensure a superior customer experience is provided and maintained. Providing relevant, regular & timely updates to the Leveraged leadership team and developing a collaborative approach across internal relationships and the broader team will also contribute to the development and growth of not just Leveraged, but the wider organisation.  |

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| **What you’re accountable for** |
| Financial | * Meet or exceed agreed sales targets through both new and organic growth
* Proactively manage pricing discretions within agreed parameters
* Managing discretionary spending within Budget
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| Partner | * Nurture, strengthen & grow existing partner relationships and customer numbers
* Develop and grown partner and adviser relationships
* Maintain existing strong partner and adviser relationships to grow business
* Recommend new partner agreements
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| Business Process &Operational Efficiencies | * Identify market opportunities, and provide relevant industry intelligence and feedback and actively contribute to sales meetings
* Develop effective, collaborative internal working relationships to achieve mutual business outcomes
* Actively contribute towards process improvement initiatives and provide relevant reporting
* Ensure all administration processes are adhered to including due diligence, pricing discretions and business case submissions, referrer agreements and partner databases and business reporting
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| Leadership & People | * Collaborate, influence, and develop internal relationships with the relevant distribution heads and more broadly within the bank’s internal networks, to support the development of the entire organisation
* Provide feedback and support to Relationship Managers and Service Consultant’s to further develop successful customer and partner experiences
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| Strategic Development | * Provide ongoing business planning for existing and potential partners within your patch
* Contribute to the distribution strategy and direction.
* Contribute to development of sales and retention strategies, sales and marketing collateral and support
* Contribute to the development and implementation of national campaign/sales initiatives
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| Your knowledge, skills and experience |
| Knowledge & skills | * Strong knowledge of financial planning industry and financial markets, with specific, relevant, industry knowledge
* Knowledge and ability to discuss investment and gearing strategies
* Demonstrated ability to drive and close sales across multiple channels including financial planning, stockbroking, and direct investor segments
* Demonstrated ability to lead and influence to achieve positive business outcomes
* Strives to be at the forefront of industry and market knowledge and share this widely with team
* Strong customer service and sales skills, including a sound ability to proactively identify needs, tailor a solution and influence a decision, within the limits of our scope of advice
* Strong communication (written & verbal) and interpersonal skills including fine-tuned listening, questioning, influencing
* A self-starter with a strong ability to take accountability, work both autonomously and as a member of team
* Time management skills, including being organised, able to prioritise work and able to meet deadlines
* Highly developed numerical skills, ability to solve problems and an ability to make commercially sound decisions and recommendations
* Strong ability to collaborate within and across teams, including in cross business projects
* Leadership behaviours, a can-do attitude, and an ability to adapt well to change
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| Relevant experience | * Experience in meeting stretched sales targets
* Proven track record and sales experience within the financial services industry, specifically financial planning (experience in other financial segments advantageous)
* Experience with investments, equities, managed funds, platforms & SMA’s
* Experience in converting adviser needs into a sales-based solution
* A negotiator and valuable source of insight
* Experience with following key business issues and trends in financial services distribution
* Demonstrated experience in developing strong working relationships with key stakeholders, partners and customers
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| **Your qualifications and certifications** |
| * Relevant tertiary education is essential e.g. Economics, Commerce, Business Management
* RG 146 accreditation is essential with Margin Lending Accreditation
* Current Australian drivers license
* Postgraduate qualifications such as Graduate Diploma of Applied Finance (FINSIA), Graduate Diploma in Financial Planning or Certified Financial Planner status will be highly regarded.
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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** |
| **Results Focus** | **Commerciality** |
| **Partnering** | **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. |
| **Insert proficiency level** | **Insert proficiency level** | **Insert proficiency level** | **Insert proficiency level** |
| **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. |
| **Insert proficiency level** | **Insert proficiency level** | **Insert proficiency level** | **Insert proficiency level** |
| **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. |
| **Insert proficiency level** | **Insert proficiency level** | **Insert proficiency level** | **Insert proficiency level** |

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| **Role motivators** |
| **Motivator** | Insert motivator definition. |
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| **Motivator** | Insert motivator definition. |

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| A close up of a logo  Description automatically generated**BANKING EXECUTIVE ACCOUNTABILITY REGIME** |

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| **BEAR accountability statement** |
| The **Executive Position Title** has been registered as an Accountable Person under the Banking Executive Accountability Regime (BEAR). The aspects of the Bank’s operations for which the **Executive Position Title** has actual or effective responsibility for management and/or control have been documented and provided to APRA in an Accountability Statement. The **Position Title** is accountable for the following items from the **Executive Position Title’s** Accountability Statement: |
| **Individual Key Accountabilities** |
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| **Joint Accountabilities as part of the Division Leadership team** |
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