

Position Description

Date of Creation:
Position Title: Community Bank® Branch Manager
Division: Local Connection
Team: State Manager
Location: Various
Reports To Position: Regional Manager/ Community Bank® Board
Direct Reports: Branch Manager, Customer Relationship Officer, Customer Service Officer, Senior Customer Service Officer, Customer Service Supervisor, Customer Relationship Manager, Senior Customer Relationship Manager
Last updated: May 2017

Organisational Overview

The Local Connection Business of Bendigo Bank are custodians of the end-to-end customer experience. We lead sales and service for all channels such as branch, mobile, online, social and phone. Local Connection is responsible for maintaining Bendigo Bank's competitive advantage in the marketplace, leading and driving innovation. To achieve this Local Connection work with other businesses and partners who manufacture products which we distribute, sell and service to acquire and retain customers.

In order to successfully achieve our vision of being Australia's most Customer Connected bank we focus on our three key pillars – Customer, People and Community resulting in successful financial and operational excellence.

Underpinning all of our interactions and strong customer commitment is our values determining how behave with each other, our customers and our partners.

Position Overview

Our Community has been working with the Bendigo Bank to secure banking services into the future. The Bendigo's success depends on the success of our customers and the communities in which we work. As a proven leader the Branch Manager will possess excellent communication and inter-personal skills to manage our branch and drive the business forward using this unique philosophy.

You will need to demonstrate success in the finance industry including consumer and SME lending experience, business management skills and the ability to lead a team. You will need to have proven relationship building skills and be capable of working with a board of directors and enjoy a hands on role in the local region.

Reporting & Relationships

Position will report to Senior Branch Manager (where applicable), Regional Manager and **Community Bank®** Board. Direct reports vary, but can be Branch Manager, Customer Relationship Officer, Customer Service Officer, Senior Customer Service Officer, Customer Service Supervisor, Customer Relationship Manager, and/or Senior Customer Relationship Manager.

Key Accountabilities (6 – 8)

Key Result Area	Accountability
Customer	<ul style="list-style-type: none"> • Development and delivery of branch based business plans • Maintain and develop relationships with existing and new small business customers • Development and execution of customer acquisition and retention strategies • Development and execution of strategies to enhance customer experience and advocacy • Identify and help customers reach their goals by offering banking solutions relevant to their needs • Conduct Customer Calling programs (including LINX) to meet the growth expectation of the branch • Provide financial services (including advice on relevant products and services to suit customer needs as authorised by the Bank by way of an Authorisation to Provide Financial Product Advice)
Community	<ul style="list-style-type: none"> • Pro-actively source and grow the business. Focus on business planning and development • Actively promote the Bank in the market place and have involvement in the local community • Establish and cultivate relationships and communication strategies with company shareholders • Be the main contact between community, company and bank operation • Communicate and champion the Bank's point of difference to key stakeholders • Establish and nurture strategies to connect with, and contribute to, communities • Ensure the Community Bank® Board are provided with the necessary information including marketing strategies and associated initiatives to enable it to manage its business development strategies and objectives
People	<ul style="list-style-type: none"> • Develop and lead your team to achieve the Region objectives • Develop an environment and invest to motivate, hold accountable, engage and develop the skills of your team • Develop a strong working relationship with all branch staff and provide coaching on referrals and basic sales techniques • Ensure that branch staff have the resources, products, skills and motivation to grow the Bank's business • Develop coaching plans for staff members and conduct coaching sessions

Financial	<ul style="list-style-type: none"> Analyse performance and profit share reports. Provide comprehensive reports and advice to the Community Bank[®] Board of Directors (if applicable) and staff Development and execution of strategies to grow loans and deposits at reasonable prices Management of costs Management of volume/margin trade-off and costs Management of the performance of the branch by ensuring that clear targets and standards are set and monitored Generate loan approvals and deposits as specified in budgets and other key objectives as nominated and agreed Work closely with Agribusiness Managers, Business Banking Managers and Financial Planners in their area and identify referral opportunities to these specialists
Risk	<ul style="list-style-type: none"> Nurture and lead a culture that embeds consideration of risk and compliance in all decisions making Ensure that the quality of lending and credit management of the branch portfolio is maintained to required standards Complete and approve loan applications within delegated authorities Ensure risk management practices in regards to non-performing loans, arrears control and Branch Managers diary are carried out as required
Values	<ul style="list-style-type: none"> Demonstrate consistent behavior in accordance with the Bendigo and Adelaide Bank Values of Teamwork, Integrity, Performance, Engagement, Leadership and Passion

Special Requirements

- Travel, weekend work or work or out of hours work may be required on occasion
- Participation in your local community initiatives

Person Specification (Minimum Requirements)

Qualifications, Knowledge & Experience

- **Customer Orientation** - Cultivating strategic relationships and ensuring that the customer perspective is the driving force behind all value-added business activities
- **Developing Strategic Relationships** - Using appropriate interpersonal styles and communication methods to influence and build effective relationships with business partners (e.g., peers, functional
- **Coaching/Teaching** - Providing timely coaching, guidance and feedback to help others excel on the job and meet key accountabilities

- **Entrepreneurship** - Advancing own understanding and sharing insight regarding key market drivers. Actively using that knowledge to create/seize business and customer focus opportunities and/or expand into new markets, products, or services
- **Empowerment/Delegation** - Using appropriate delegation to create a sense of ownership of higher-level organisational issues and encouraging individuals to stretch beyond their current capabilities
- **Building & motivating the Sales Organisation** - Attracting, developing, and retaining talented individuals; creating a sales culture that enables associates to realise their highest potential, thus allowing the organisation to meet future challenges
- **Broadening Business Value** - Exploring customers' underlying issues and needs that suggest broader solutions; maximising the productiveness of sales interactions by building on customer cues to gain

Technical & Business Skills

Experience required:

Previous experience in managing a team, monitoring and tracking performance against targets, lending experience and business development experience.

Minimum Qualifications:

Essential

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

Desirable

Certificate 3 in Financial Services

Formal Qualification in Business/ Finance or related discipline

Assessments Required:

Cognitive Abilities Testing, Emotional Intelligence Testing, Reference Checks, Police Check, Bankruptcy Check