



Branch Manager

About Summerland Credit Union

Summerland offers a different kind of banking that provides members with better service, fairer fees, a community focus, and embraces the concept of mutuality. Sustainability is at the organisation's core, environmental, financial and human capital is measured to ensure our success.

Loans, insurance, community, personal and business banking are all part of the credit union experience. Right through to social media promotion, internet, mobile and telephone banking services, Summerland offers everything you would expect from a modern financial institution.

Most important of all however, is the fact that retained profits by the credit union are returned to its customers in the form of increased levels of service and facilities, as well as in the form of sponsorship, donations and community activities.

Summerland Credit Union has been part of the North Coast since 1964. With approximately 100 staff, working in a variety of roles from in-branch customer service, in our Lismore based call centre, or in various support roles located in our head office, Summerland is one of the largest locally owned and operated businesses in the region.

We offer everything you would expect from a financial institution. With a wide variety of savings and investment products, home, commercial and personal loans, we make it our priority to ensure that our customers get the right product for their needs.

We are able to refer our members to a specialised financial planning organisation to assist with their wealth creation and management plans.

We also offer a full range of insurance products, from motor vehicle & motor bike, home & contents, landlords, travel, boat and caravan insurance.

Summerland Credit Union provides monetary and in-kind support to dozens of charities, associations, clubs and events each year. All the money made goes back into looking after our customers and the community.

Everything we do is for the ultimate benefit of our customers.

Vision:

"To make a difference"

Mission:

"We'll provide advice you can trust by listening, thinking unconventionally and acting quickly."



A. About the Position

The role of Branch Manager is an integral member of the sales structure within the credit union. Their role is to ensure the growth and development of sales in the region for which they are responsible. They are also responsible for maximising the sales potential of the team members through coaching and development in order to sell the credit union's products and services to non-customers and serve the financial needs of customers with the objective of becoming their principal financial services provider.

This role reports to the Frontline Sales Manager and forms part of the wider sales team. They have a team of Banking Advisors and Banking Specialists reporting to them and are responsible for the development and performance management of this team.

Incumbents require experience in sales, business development and team leadership

The Branch team services customers' both in and out of the local area, and is focused on ensuring customers are capable of crossing between online and telephone and face to face channels with ease.

B. About the Person

The Branch Manager is an energetic individual who is able to use their initiative to grow their sales within the region in which they operate. They will be expected to build/have extensive networks within the community and participate in community activities. They are committed to personal growth and development both at work and in their personal lives, and committed to their development of their team. Their high level communication skills means they are at ease developing relationships with customers and their team. They value the interactions they have with others believing in authentic relationships.

They are confidential, enabling staff to be comfortable raising issues and enjoy a varied and diverse daily workload.

The Branch Manager displays behaviours of:

- Lives the Credit Union values
- Customer Experience Focused
- Results Focused
- Compliance Mindset
- Teamwork
- Self-Development



C. Key Responsibilities

1	Positive Customer Experience	<p>The Branch Manager will display and, in turn develop, sales & service skills in the branch, ensuring that relationships with customers are developed and that there is a desire to achieve the best for the customer and the Credit Union.</p> <p>They will ensure that there is quality of customer interaction at all times and that feedback is sought from customers to qualify this.</p> <p>The Branch Manager will assess personal and workstation presentation to ensure that staff take pride in the workplace and that the branch experience is a positive one for all visitors.</p>
2	Develop Self & People to Outperform	<p>The Branch Manager will be responsible for their own development and that of the members of their team. This can be facilitated through coaching and a measure of success will be the coaching effectiveness of the team. This ensures that coaching is continually developing staff to outperform.</p> <p>Branch profitability / performance will be discussed at Branch team meetings & development will occur via training sessions throughout the year. These discussions will be integral in ensuring performance of team members and the branch.</p> <p>The Branch Manager will be responsible for identifying and tracking individual staff development plans to encourage their people to outperform.</p>
3	Needs based sales	<p>The Branch Manager will be responsible for business development and growth in the region for which they have responsibility. Branch and individual performance will be measured through growth in loans, membership and branch profitability. The Branch Manager will encourage team members to facilitate conversations with customers and the community in order to identify and meet customer's needs.</p> <p>The Branch Manager will monitor and develop sales skills in all staff to ensure that the credit unions goals are achieved.</p>
4	Quality & Innovation	<p>All employees are encouraged to identify areas of innovation with the Credit Union that may provide improvements in efficiencies and service.</p> <p>Producing work that is of a consistently high quality and free from errors, will demonstrate quality, and seeing that regulatory and compliance matters are attended to, will avoid breaches.</p>
5	Team & Community Commitment	<p>Involvement with Summerland volunteer days and attendance at Credit Union functions will display community commitment which is a Credit Union value.</p> <p>The Branch Manager will also be an active participant in the Branch teams, working effectively with all team members.</p> <p>The Branch Manager will also be an integral part of the community in which the credit union operates, undertaking business development and promotional activities to raise the profile of the branch.</p>



D. Impact of Actions

The Manager's role is vital to the ongoing performance of the Credit Union. They have responsibility for development of staff and their branches. They are often the first point of call for customers and community and are therefore responsible for providing a valuable first impression either personally or through their team.

The role will enable the Credit Union's strategic objectives across all areas to be met.

E. Complexity – Greatest Challenges

Challenges will occur in this position in a variety of areas:

- Building business in the regions for which they have responsibility, in a competitive market environment.
- Build sales skills in branch staff
- Explaining information to a caller without resources and face-to-face contact
- Ensuring the products offered/used by customers meet their requirements
- Ensuring the customer makes the decision regarding the products and services they require
- Ensure that credit union staff and assets are protected and that losses are minimised through knowledge and skills
- Operate confidently and calmly when under volume based pressure
- Highly pro-active and readily exercise decision making, sound judgment and initiative
- A strong focus on team development and team results
- Business networking and development
- Monitoring and developing branch profitability

F. Decision Making

Decisions are generally made within the Credit Union's framework, however it will be necessary to make decisions or refer issues when required to maintain customer relations. As Summerland is an autonomous company all strategic decisions are made locally.

In addition, management of staff and the branch and agendas of meetings are decisions that the Branch Manager will be required to make on a regular basis.

Recommendations will be expected in regard to improvements for systems, branch and products.

G. Communication

This position is in direct communication with customers, potential business customers, executive and senior management and other internal and external teams.

Well developed verbal and written skills are required, including: speaking one on one and in the branch team, speaking to groups, professional telephone skills, and the ability to document and track individual and team performance, Branch profitability, coaching and development.



H. Work Environment

The hours of work are within the Credit Union's guidelines of 37.5 hrs per week. The Branch Manager role has the requirement to work various shifts between 7.00 am and 7.00pm.

I. Selection Criteria

The candidate should, in 150 words or less, address each of the following qualifications, skills, abilities and experience criteria:

1. Exceptional leadership skills including the abilities to influence and motivate a diverse group of staff.
2. Ability to monitor branch performance and develop initiatives to increase profitability
3. Previous experience in a sales role within a financial services environment
4. A proven record of sales success in a financial services environment
5. Previous lending experience
6. Ability to communicate effectively with people at all levels one-on-one, face-to-face and over the telephone
7. Ability to complete work effectively in high pressure situations
8. Ability to deal with difficult customers
9. Ability to work in a safe manner as outlined in CU policy and procedures
10. Ability to treat both staff and customers in a fair and equitable manner
11. Previous experience in the supervision of a small team
12. Awareness of Whistleblowing responsibility and reporting process for fraudulent and corrupt conduct
13. Understanding of the requirements of Financial Services Reform Act, AML/CTF Act and National Privacy principles.
14. An aptitude for technology and learning new programs and systems
15. Demonstrated behaviour that aligns with Summerland's values (please provide an example for each of our five key values of how you have demonstrated that value)
16. A current motor vehicle licence and the ability to travel to a variety of locations.



J. Summerland Values

S Sustainability	Summerland is a values based organisation which is responsible for: Living off the earth's resources that are renewable and draw upon its interest not its capital. Ensuring our workforce is informed and engaged. Ensuring the good reputation of Summerland.
C Community	Summerland has a strong presence in and supports our diverse communities, working collaboratively and co-operatively.
O Ownership	Our customers enjoy the rights of ownership of a values based organisation. As owners, our customers have the right to expect a level of service and assistance that provides more than what a bank offers.
R Respect	As owners, our customers can feel confident that Summerland maintains an environment of full disclosure and transparency in reporting. Summerland is committed to operating in a trusting, fair and equitable manner, accepting the diversity of our customers.
E Ethical	Summerland's business model is based on being a socially responsible, ethical and prudent organisation. Summerland shares our community's values, and communicates to our community about how we live these values.

L. WHS Statement

As an employee of Summerland you are required to comply with Summerland's health and safety policies, procedures and instructions to ensure your own health and safety and the health and safety of others within the organisation. You are required to always work in a safe manner and, where necessary, take corrective action to eliminate hazards at the workplace, or report those beyond your control, to your immediate Branch Manager or supervisor. As well, you are required to treat both staff and customers in a fair and equitable manner.

You must participate in training on relevant health and safety issues, cooperate with Summerland to enable compliance with any requirements under the Work Health and Safety Act 2011 or other regulations imposed on the credit union, not interfere with or misuse anything provided in the interest of WHS and be responsible for your personal safety and that of others who may be affected by your acts or omissions.