

# Position Description (PD)

<b>Title</b>	Branch Manager
<b>Contracted hours</b>	38 hours per week
<b>Position Grade</b>	Grade 5 – Annualised Salary as set out in the Enterprise Agreement
<b>Terms and Conditions</b>	Goulburn Murray Credit Union Enterprise Agreement 2022
<b>Location</b>	Kilmore
<b>Reporting to</b>	Chief Sales & Services Officer

## About Us

GMCU is a regional member-owned credit union based in the Goulburn Valley, with its main office located in Shepparton, Victoria. GMCU is for purpose, not profit. We are here to make life better for our members and communities that aims to “Unleash Your Possible” and helping them realise their dreams. We are here to serve them, to genuinely get to know them and seek to support them with financial services and products that meet their needs.

## Our Purpose

### Strategic Vision and Priorities

The “Strategy House” highlights our purpose, vision, goals and priorities.



## Our Values



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## Position Purpose

The Branch Manager will play a lead role in driving portfolio and lending growth, building deep member relationships, delivering holistic solutions to meet members financial needs and consistently delivering on our purpose. The core focus of the role is to drive lending growth through sales and member acquisition strategies whilst maintaining quality referral partner relationships. Working closely with the leadership team, this Senior role will actively participate in, and support business development activities that optimise our profile and growth prospects in the local region, and support capability building across our teams.

The Branch Manager is a key leadership position providing high level oversight of branch operations and supporting the Team Leader to deliver effective and efficient member services.

## Key Responsibilities, Activities and Duties

Accountability	Details
Service delivery	<ul style="list-style-type: none"><li>• Display and promote GMCU's purpose and values at every opportunity.</li><li>• Develop and implement localised plans to drive growth within the footprint.</li><li>• Lead key initiatives and host events that optimise our profile and growth prospects in the local community.</li><li>• Identify opportunities for deepening member relationships and referring business opportunities to our other teams</li><li>• Source and relationship manage quality new members and deposits to GMCU business to grow our lending portfolio.</li><li>• Provide friendly, responsive and well-informed service to members, potential borrowers and third-party originators, in particular as it relates to the provision of lending products and services.</li><li>• Provide flexible service delivery that supports GMCU's members to bank when, where and how they choose.</li><li>• Work with internal credit and loan processing partners to achieve outcomes</li><li>• Encourage and support borrowers and members to build whole-of-banking relationships with GMCU.</li><li>• Proactively manage loan pipeline to support achievement of funding and growth targets.</li><li>• Provide effective feedback to operational, segment and risk areas via Chief Sales &amp; Service Officer on issues that have an impact on that area of GMCU's business.</li><li>• Monitor and analyse portfolio growth, sales, service, credit quality, main financial institution, return on investment and expense results for the portfolio.</li><li>• Actively strive to meet or exceed key performance indicators, including service-level commitments.</li><li>• Assess and process lending applications within delegated lending authority.</li><li>• Undertake review, administration and settlement activities.</li><li>• Maintain a high level of communication, delivering messages in a clear, concise and professional manner.</li><li>• Represent GMCU at community and/or other functions during and outside of business hours where required.</li></ul>
Relationship Management	<ul style="list-style-type: none"><li>• Proactively build strong relationships both internally and externally, including engagement within the local community, playing a key role in contributing to GMCU's growth.</li><li>• Build strong and genuine relationships with key stakeholders and work collaboratively to drive a 'one team' approach ensuring support and service delivery and achieving member and business needs.</li></ul>

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	<ul style="list-style-type: none"><li>• Lead, coach and develop the team and other teams within GMCU where identified.</li><li>• Maintain effective relationships with members, colleagues, and suppliers to achieve desired GMCU outcomes.</li><li>• Continually drive a positive team and organisational culture by actively engaging and motivating the team and supporting or leading key changes that may be identified through engagement surveys.</li><li>• Support the staffing requirements of other branches within the network where required.</li><li>• Actively participate in team forums and working groups.</li></ul>
Administration and documentation	<ul style="list-style-type: none"><li>• Ensure that all documentation is accurate, compliant, and completed in a timely manner.</li><li>• Ensure all financial services provided comply with all pertinent regulations, legislation and/or licences.</li><li>• Provide and present regular reports as required.</li></ul>

## Quality, Safety, Risk and Improvement

- Demonstrate initiative and a solution focused approach to problem solving.
- Participate in Work Health & Safety activities to ensure a safe work environment for customers, the community, staff and visitors.
- Comply with all applicable policy and procedures.
- Maintain confidentiality on all issues relating to the organisation, clients and fellow colleagues.
- Satisfactorily complete all mandatory training requirements.
- Demonstrate understanding of all policy and procedures relating to the position.
- Actively identify and escalate opportunities for improvement where appropriate.
- Demonstrate understanding of risk management, including risk assessments, identify and categorise risks and impact, implement control and mitigation procedures, monitoring and reporting and escalation processes as appropriate.

## General Requirements

- Lead by example, being aware of and acting in accordance with GMCU's Code of Conduct and values.
- Positively promote GMCU both personally and professionally.
- Develop and maintain collaborative relationships with all GMCU team members to achieve service delivery excellence.
- Resolve any workplace conflict in a professional manner and through correct organisational processes.
- Maintain a flexible approach to the hours of duty.
- Continually develop both personally and professionally as required to meet the changing needs of the position, organisation and industry.
- Actively participate in the appraisal process and undertake appraisals of direct reports.

## Other Position Requirements

Statements included in this position description are intended to reflect in general the duties and responsibilities of the position. It is not intended to be an exhaustive list of responsibilities, duties and skills required. GMCU may require other duties to be undertaken as directed or required/delegated from time-to-time.

GMCU may alter the duties of this position description if and when the need arises. Any such changes will be made in consultation with the affected employee(s).

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## Key Requirements

### ***Essential***

- Demonstrated commitment to GMCU's values of Integrity, Responsible, Progressive and Excellence
- Excellent leadership skills with the ability to drive individual and team development including employee engagement, mentoring, coaching, capability uplift and continuous improvement.
- Demonstrated commitment to the delivery of efficient high quality member services.
- Proven and proactive track record of business development and portfolio growth with established quality referral sources and networks
- Strong relationship management skills – stakeholders, members and local community
- Ability to work independently to manage own portfolio, achieve defined objectives and prioritise workload as required.
- High level interpersonal, verbal and written communication skills
- Demonstrated ability to exercise initiative, judgement and discretion.
- Advanced computer literacy
- Ability to promote and follow compliance, risk and regulatory policies and guidelines.
- A flexible approach to hours of duty
- Existing ASIC Tier 2 Certificate or willing to work towards completion.
- Current Victorian drivers' licence
- The ability to successfully meet GMCU's pre-employment screening requirements.

### ***Desirable***

- A Certificate IV in Finance and Broker Management
- Experienced lender with well-developed business lending and credit analysis skills and the ability to deliver needs-based financial solutions.
- Previous experience with insurance products (General and CCI) together with a working knowledge of related regulations, legislation, and licences

<b>Reviewed By</b>	Chief Sales & Service Officer
<b>Issued</b>	March 2024
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