***Business Development Manager***

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| **Position Title:** | **Business Development Manager** |
| **Business Unit:** | Oxford Finance Limited |
| **Location:** | Christchurch City |
| **Territory:** | South Island as defined by the National Sales Manager (NSM) |
| **Direct Reports:** | Nil |
| **Reporting to:** | National Sales Manager |
| **Overview Of Role:** | The key purpose of this role is to generate business from new and existing Consumer Motor Vehicle Dealers and Finance Brokers to achieve planned growth and profit objectives as per the annual business plan. To support the NSM and Senior Leadership Team (SLT) with additional training and growth initiatives across the wider business (at National and Regional levels) that will further enhance Lending results and direction of the business. |
| **Key Relationships:** |

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| Internal | External |
| * National Sales & Marketing Team
* SLT
* Business Development Managers (BDM’s)
* National Support Office
* Accounts Team
 | * Finance Brokers
* Motor Vehicle Dealers
* Clients
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| **Primary Responsibilities:** | * Sales
	+ Direct responsibility for the growth of lending sales through finance broker and motor vehicle dealers
	+ Maintain existing portfolio of finance brokers and motor vehicle dealers
	+ Identify sales and volume issues, adverse risk profiles and industry developments, and proactively advise Management of these factors and suggest strategies to address them
	+ Assist in the development of the Direct Sales channel
	+ Identify other potential channels for development and growth
* Relationships
	+ Maintaining existing relationships with finance brokers and motor vehicle dealers
	+ Building relationships with finance brokers and the motor vehicle dealer network by way of identifying opportunities to grow profitable business
	+ Maintaining client or customer records in the company CRM or approved method
	+ Remotely facilitate regular and planned meetings via telephone/zoom with accounts not visited during routine South Island business travel
	+ Planning travel in a timely and cost effective manner to reduce cost and ensure efficiency meeting the needs of the clients and business
	+ Closely manage clawback accounts to ensure positive balances and any overdues are minimised
	+ Ensure any changes to rates, terms and fees are managed effectively
	+ Attend appropriate meetings and actively contribute
* Training
	+ Assist with developing additional training material and tools for BDMs and clients
	+ Provide sales, product and compliance training and other support as required to add value to the Oxford Finance business relationships and increase sales and profitability
* Ensure regular reporting requirements are met on time
* Support with special projects and initiatives as and when required
* Maintain a strong compliance and integrity in line with the company’s legislative requirements and company policy
* Any other duties as and when required by the National Sales & Marketing Manager or SLT
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| **Experience Required:****(Preferred)** | * A strong understanding of the Asset Finance industry
* Understanding lending principles and the required information and documentation essential to credit approval decisions
* An ability to network and develop client relationships
* Detailed understanding of the NZ Motor Vehicle industry and how Motor Vehicle Dealerships operate and the key drivers, skills and systems required to successfully compete in this market
* Training and development of Finance professionals and managing results
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| **Skills Required:** | * Well-developed networking skills and an ability to establish, develop and maintain strong profitable relationships with finance brokers and motor vehicle dealers
* Strong sales origination abilities, including the ability to target, prospect and secure mandates
* Credit analyst/financial skills, with a record of prudent decision making
* Understanding of the internal systems, credit policies and procedures
* Well-developed written and oral communication skills
* Intermediate computer skills
* Ability to commercially review any deal to both protect the business’s asset base and ensure the company provides excellent customer service
* Self-motivation, with ability to think strategically and set personal goals
* Problem solving – especially the ability to develop solutions to meet customer needs.
* Diligently and accurately complete assigned tasks
* Ability to effectively manage upward through recognising when it involves one’s manager, what type and amount of information to share, and how best to implement goals and objectives.
* Asks the appropriate questions and gathers necessary information which guarantees that all relevant facts will be considered before a decision is made or an action is initiated.
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| **Attributes/Behaviours:** | * Team Player with ability to take direction and create an inclusive operating environment
* Sense of urgency/energy applied to all work and a proactive approach to identifying market changes and identifying/communicating contingency plans when faced with change
* Decisiveness. Ability to make decisions with speed, urgency and accuracy when required
* Preparedness to challenge others thinking, while being able to foster an environment where questions, ideas and suggestions are encouraged/valued
* Proven track record in building trust and commitment with clients and staff.
* Ability to connect and engage with all levels in the business and adjust communication style to suit these varying audiences
* To be aware of and respect the confidentiality of information held for the company
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