POSITION DESCRIPTION: Business Manager

Approval Date	May 2023		
Business Unit	Cars	**Location**	
Reporting to	Branch Manager	**Direct Report**	Nil

Turners Automotive Limited

Turners Automotive Limited is an integrated financial services group, primarily operating in the automotive sector and providing strength in three integrated areas:

- **Automotive Retail** (Turners Group) – Controlling the buying and selling transactions to earn a transactional margin and delivering cross-sell opportunity for Finance and Insurance.
- **Finance and Insurance** (Oxford Finance Ltd, DPL Insurance Ltd) – Helping customers with simple and attractive finance and insurance products.
- **Debt Management Services** (EC Credit Control) – Helping businesses any size in New Zealand and Australia with better management of their credit challenges.

Job Purpose

The Business Manager is a key liaison between our customers and lenders. The role is responsible for ensuring every customer has an opportunity to consider our finance and insurance options before they leave the branch and:

- Assist with customer enquiry for Finance and Insurance products.
- Provide a high level support for the existing Finance and wider teams within Turners. Conversion of our full product range is an imperative piece of this role being the high peak times for consumer activity.

Finance and Insurance products are important business for Turners Group. They currently account for a significant portion of our annual profit and have huge potential for customer retention. Turners arranges loans through a variety of lenders to allow customers to buy cars from our stock, however, we also can arrange loans for people to buy cars outside of Turners. We also have available various insurance options for our customers to consider. These include; PPI / PW, MBI, GAP and MVI. These are important cross-sell opportunities and also make sure our customers are given the opportunity to protect themselves.

Company Values

The Business Manager will be expected to operate in line with our company values which are:

- Integrity – do the “right” thing
- Team – together we are up for it
- Customer driven – put yourself in their shoes
- Passion – an “anything is possible” attitude

Relationships

Internal	External
• Branch Manager • Sales Consultants • Other Business Managers • Office Manager • Regional Manager • Credit Manager and Controllers • Support Office • Contact Centre	• DPL Insurance • Oxford Finance • Other lenders appointed by Turners • Customers

Key Accountabilities

Accountabilities	Performance Measures
Sales Performance	
• Achieve KPI standards set in conjunction with Branch Manager and GM F&I • Assist in the development and implementation of sales and customer services strategies through personal initiatives and teamwork. • Accurately processes in branch or remote finance applications • Perform follow up calls as per the client nurturing and MBI expiring programmes • Accurately complete any documentation relating to the sale and purchase of finance as directed • Promote and sell finance and insurance products available ensuring all compliance requirements are adhered to • Maintain a good working relationship with all nominated suppliers. • Ensure Mercury and the F&I log are always up to date	• Branch Manager feedback • Regional Manager feedback • Supplier feedback • Attach rate KPI's • Customer feedback surveys. • Accuracy of Business Managers (zero error rate at payout). • P&L measurement. • Zero breaches recorded from Branch Audits
F&I	
• To contribute proactively as a member of the Finance team. • Ensure compliance in all areas by adhering to all processes as prescribed by the GM F&I or Regional Managers • Attend appropriate meetings and actively contribute.	• Feedback from colleagues.

Accountabilities	Performance Measures
• Perform credit interviews and prepare credit applications • Address missing stipulations from lender immediately • Monitors all loan pay outs and maintains the F&I log	
Personal development	
• Attends relevant and value adding professional courses and programs in consultation with the manager.	• Achieve required growth and maintenance of contemporary knowledge, as determined in discussion with, and by the manager.
Health and Safety	
• Ensures own safety and the safety of others around Turners businesses. • Follows all Turners and 'best practice' safe work procedures, practices and instructions. • Immediately/promptly reports all work related hazards, accidents, incidents, near miss, injuries and illness. • Ensures their work area is free of potential hazards.	• Meet standards as determined by the Manager, and/or the Turners H&S Officer.
General	
• Any other duties as and when required to ensure continuity of business.	

Qualifications and Experience

Essential

- NCEA Level 3 English and Maths or equivalent
- An understanding of the consumer finance and insurance business
- 2-3 years' experience in a lending role
- Computer literacy
- Intermediate Microsoft Office Outlook, Word and Excel

Specific Requirements

- Legal right to work in NZ as defined by Immigration NZ
- Full NZ Driver License
- Minimum of 2 – 3 years' experience in customer sales/service

Competencies

- **Communication Skills (Verbal)** – Orally communicates ideas, instructions, and information so that they are clearly understood by others in formal or informal situations
- **Communications Skills (Written)** – Writes clear, concise, and grammatically correct presentations, that others can easily understand
- **Initiative** – A bias for taking action, making decisions and proactively doing things for both current and future opportunities.
- **Interacting with People** – Relates well with people from a wide variety of backgrounds.

- **Managing Up** – Demonstrates the 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
- **Networking** – Builds strong working relationships with others outside one's team to enlist the support of both people and resources to complete tasks
- **Personal Work Standards** – Establishes high personal work standards and works to achieve them because of high internal motivation
- **Customer Service** – Understands the requirements of customer service and has the ability to maintain a high level of customer contact to meet servicing requirements of the role. Ability to handle enquires from customers
- **Adaptability** – Responds positively to change. Maintains effectiveness when confronted with new work situations or the uncertainty and ambiguity that comes with change. Is open to new ideas, assignments and approaches.
- **Attention to detail** – pays close attention to the details of a project or course of action
- **Commitment to Excel** – Challenges self and others to exceed standards and achieve extraordinary results. Is not easily deterred when obstacles or delays are encountered.
- **Customer Operations** – Understands the basics of how customers operate their business, and uses this information in developing proposals/contracts, negotiations, and developing strategic goals. Uses market-driven principles as the basis for customer relations.
- **General Business** – understands basic business principles in conducting one's duties (e.g. the importance of providing excellent customer service for commercial survival and profit) and applies the knowledge to achieve objectives.
- **Information Gathering** – 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.
- **Maximising Individual Performance** – Gives clear directions and ensures others know what is expected of them. Monitors and reviews performance, providing support and guidance to ensure success. Enforces quality standards and agreed upon commitments, addressing performance problems in a timely, tactful, but direct manner.
- **Negotiation** – Explores interests and alternatives to reach results that gain the support and acceptance of all parties. Wins concessions without damaging relationships.
- **Organising and Planning** – Organises and plans work in advance, deciding on the most efficient or convenient manner in which to do assigned tasks or projects
- **Performance to Budget** – Makes sure work is done correctly, on time, and within budget, even if pressure has to be exerted on others to do so.
- **Problem Solving** – Understands the factors/forces that shape customer (internal and external) needs (including private and institutional customers), easily comprehends the customer's position and finds innovative and cost effective solutions to problems.
- **Report Preparation** – Efficiently prepares various statistical and/or other reports in a way that is clear and legible
- **Results Orientated** – Ability to get the job done, even if it means working outside the accepted channels – taking uncharted paths but not jeopardising the company.

Terms of Employment

The terms of appointment will be subject to an employment agreement, and annual performance objectives to be negotiated with your manager.

The position description is valid upon sign off by the Manager and acceptance of the position by the employee.

Agreed

Employee	**Manager**
Signed:	Signed:
Name:	Name:
Date:	Date: