

Purpose

Contributes to the overall success of the Agricultural segment of the Business Banking department(s) in Canada ensuring specific individual goals, plans, and initiatives are executed / delivered in support of the team's business strategies and objectives.

The Agriculture Specialist s responsible for focused profitable sales of both credit/non-credit products to agriculture customers and prospects in Business Banking including self-development of an extensive network of referral sources through effective strategy of community involvement within an assigned territory. Develops & expands profitable high value client relationships (borrowings \$1-3MM).

Ensures all activities conducted are in compliance with governing regulations, internal policies and procedures.

Accountabilities

Champions a customer focused culture to deepen client relationships and leverage broader Bank relationships, systems and knowledge.

Grow the Business Banking agriculture portfolio through new rural business acquisition at an acceptable level of risk by;

- planning and completing relationship building activities which create sales and revenue opportunities for new business
- Provide value to new and existing customers including developing and maintaining an awareness of events, trends and practices in the markets of the Agriculture and agri-business industries;
- developing and maintaining a strong knowledge of Agriculture customers in the local marketplace, including the nature and progress of high value agri-business', their financial position and structure, and the terms and conditions of financial services used;
- providing specialized Agriculture expertise and business/finance advice which increases the small business owner's ability to succeed in their business;
- developing and maintaining business relationships with Centres of Influence (COI) including influential customers, internal and external referral sources;
- Proactively promote Scotiabank's image within the agricultural community through participation and leadership in community business groups, market events
- taking steps to recover customer relationships, when required
- working closely with the Agriculture Market Lead and credit partners when processing deals;
- proactively collaborating with the Wealth Management Financial Consultant to ensure a Total Solutions approach (business and personal Lending, Payments and Investments), is provided to new and existing Agriculture banking customers;
- authorizing, renewing or declining customer requests within standard Bank policies and authorized limits, forwarding others as per established processes;
- preparing and/or ensuring all documentation is properly prepared; ensuring accounts adhere to the conditions of authorization;
- identifying and resolving deviations from the conditions of authorization; seizing opportunities to reduce risk and loss.

Develop your needs-based sales strategy for all clients and prospects in order to grow revenue, deepen client relationships and achieve a high standard of client loyalty by

- discovering business and personal banking needs/preferences on both sides of the customer's balance sheet;
- Consistently following the Business Banking Customer Experience Model and sales methodology
- Collaboratively work with Commercial, Business and Retail Banking to ensure all Agriculture customers

- are serviced in the channel best suited to meeting their requirements
- Effectively facilitating a hand-off of the newly developed customer relationship to an appropriate Branch Manager, and ensuring relationship building actions are taken within a prescribed period of time to enable further deepening of the customer relationship

Understand how the Bank's risk appetite and risk culture should be considered in day-to-day activities and decisions.

Actively pursues effective and efficient operations of his/her respective areas, while ensuring the adequacy, adherence to and effectiveness of day-to-day business controls to meet obligations with respect to operational risk, regulatory compliance risk, AML/ATF risk and conduct risk, including but not limited to responsibilities under the Operational Risk Management Framework, Regulatory Compliance Risk Management Framework, AML/ATF Global Handbook and the Guidelines for Business Conduct.

Champions a high performance environment and implements a people strategy that attracts, retains, develops and motivates their team by fostering an inclusive work environment; communicating vision/values/business strategy and managing succession and development planning for the team.



Position: Agriculture Specialist, Canadian Banking

Reporting Relationships (Job Titles only)

Primary Manager: <i>(include secondary Manager if applicable)</i>	Agriculture Market Lead
Direct Reports:	<ul style="list-style-type: none"> NIL
Shared Reports (solid/dotted if applicable):	<ul style="list-style-type: none"> NIL

Dimensions

The Agriculture Specialist is expected to proactively 'hunt' / acquire and develop relationships with prospects, high value small business customers and COIs. This role will have higher sales targets than a generalist Business Banking Advisor and will include targets for new customer acquisition.

Develop and maintain relationships with Retail Banking, Commercial Banking, Agriculture Account managers and Wealth Partners in order to provide a coordinated market approach to Agriculture Services in the assigned territory.

He/she acquires new Agriculture customer relationships through involvement in industry events and relationships with local farmers, Agriculture businesses, COIs serving the segment, and Scotiabank partners and associations with a footprint in the local market.

A portfolio of 0-50 customers will be allocated in discussion with the SBDM and Ag Market Lead. Purpose of the portfolio is to provide a base within your assigned territory and support market development activities. Portfolio's will be monitored on a regular basis. You will be responsible for servicing and annual reviews for assigned clients.

Your approach, focusing on the needs of businesses in the agriculture sector, aligns sales, products, risk policy, and market strategies to deliver solutions specific for individual needs. This opportunity prepares you to deliver excellent, responsive, and proactive service to agriculture business clients in the areas of accounts, operating services, credit, lending, and deposits.



Education / Experience / Other Information (include only those that are specific to the role)

- Experience in the field of agriculture (educational or working)
- Basic university/college courses in accounting, finance, business law, and economics, or equivalent work experience
- Thorough and proven knowledge of solicitation, marketing and business development techniques
- Thorough knowledge of business financial statements, especially the Agriculture segment
- Working knowledge of competitor offerings and alternate sources of financing
- Working knowledge of economic conditions and political events affecting small business, especially the Agriculture segment
- The ability to build and maintain key relationships is essential, along with the ability to influence and persuade others. The incumbent must possess tactical planning, implementation and organization skills. A high degree of flexibility is required to adapt to a wide variety of tasks and functions.

Working Conditions

A standard office environment is provided, however the incumbent spends 90% of the time away from an office environment, in customer/prospect facilities, travelling to conduct marketing activities and other customer interviews, trade shows, COI events etc. Travel requirements, sometimes in bad weather, add to the risk of injury. Customer demands are constant and sometimes outside of office hours.