



Dawn Smithers

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Professional Profile

Results-driven management professional with a proven track record of achievement in the banking and finance industry spanning 20+ years demonstrated via the attainment of successful promotions to senior management roles. A strong business acumen with the ability to engage all stakeholders and gain agreement for proposed actions. Excellent leadership, management and communication with major competencies in establishing relationships at senior management level whilst empathizing with customers and the issues they face. Committed to change management with variance experience and the ability to drive cultural change. Provides staff with the right opportunities and challenges allowing them to contribute to the success of the division from both a regional and national perspective.

Career Achievements

2009 - Current

- Led the development and implementation of the NAB Lending Services 3 year Strategy and Operating Plan off the back of the FY06-09 3 year strategy.
- Established the Capability Uplift framework to determine the baseline capability amongst our leaders and leader of leaders. Actions included into the FY11 Operating Plan.
- Led the transition of a significant offshore program in capacity of Project Director. Project delivered under plan, within WOL spend and as per original business case.
- Led the strategic and operational relationship with offshore vendor partner.
- Established new standardised process maps and knowledge management database content for document preparation and drawdown processes that have been replicated for the onshore teams.
- Travelled to India to address and mitigate numerous gaps that existed in the management team and processes in general, achieving various milestones due to these visits including:
 - quality metrics exceeded beyond original targets despite greater than originally envisaged process complexities.
 - reduced work in progress document preparation queue by 75% due to implementing rigorous queue management.

2006 - 2009

- Established standardised monthly banker champion teleconference in each state with agenda items focused on current process errors and facilitated the SA, WA and Vic calls, achieving a 10% decrease in inbound banker errors.
- Key lending LT representative for all Lending Services projects ensuring the successful integration of all change programs into Lending Services.
- Established Lending Services Cross Skilling Strategy for 2008/2009 highlighting hotspots and training requirements.
- Increased throughput by 5% in Lending Services Document Preparation team in 2007.

2005 - 2006

- Appointed to the newly created position of National Key Accounts Manager.
- National market share of aggregator business increased by 100% within 6 months.
- Increased Victoria sales by 50% within 6 month period.

1996 - 2005

- Implemented best practice systems and processes, improving the assistance and support to State Sales Offices.
- Assumed responsibility for the centralisation of commissions to HO in 2003.
- Implemented 100+ process and procedures nationally in 2003.
- Appointed National Sales Manager in 2003 and Head of Operations in 2004.
- Assisted in the rollout of the Consumer Credit Insurance/Wealth Management project in 2004.
- Implemented standard procedures to the State Office that were later implemented throughout Australia.
- Established the State operations of a national mortgage broking company and achieved over 100% increase in sales from 2001 to 2002.
- Attained Sales Office of the Year Award in 2002.

1987 - 1996

- Successfully managed the Bank SA Northern Area Lending Team.
- Designed and implemented Northern Area Strategic Business Plan that resulting in key business improvement.
- Allocated individual sales targets and monitored results effectively.
- Delegated lending approval authority held for consumer loans written by sales personnel.

Employment History

Sep 2006 - Current

NATIONAL AUSTRALIA BANK | www.nab.com.au
120 Spencer Street, Melbourne VIC 3000

Feb 2010 - Current

Lending Services - Head of Business Capability

Mar 2009 - Feb 2010

Senior Integration Manager, LEAP Project

Sep 2006 - Feb 2009

Head of Service Delivery, Lending Services

Key Duties - Lending Services, Head of Business Capability:

- Develop strategic and tactical plans for Lending Services in collaboration with the leadership team that aligned with the GBS strategy as part of the broader transformation initiatives.
- Deliver all change management initiatives to the broader business of Lending Services.
- Work closely with the group culture team, developing and leading a cultural change program that facilitated increased service levels together with a strong people and innovation business focus.
- Develop and implement Operational Strategies, striving to position Lending Services as a market leader.
- Lead the Change Agenda programs for Lending Services
- Provide the business unit with the capability to deliver to the agreed Change Agenda for Lending Services
- Develop staff capabilities by conducting capability assessments and designing initiatives that address skill gaps.
- Manage third party supplier performance including relationship management, SLA adherence and metrics.
- Lead and assume accountability for strategic change initiatives to deliver change programs for Lending Services.
- Drive strategic thinking and stakeholder management at high levels, ensuring best outcomes for division and region.
- Coordinate the capability and performance of Lending Services by reviewing, outsourcing, offshoring, streamlining, automating and integrating functions to achieve best practice and cost benefits within Lending Services overall region.
- Analyse the performance management and initiatives of Lending Services, ensuring they align with Group Business Services strategic priorities.

Key Duties - Senior Integration Manager, LEAP Project:

- Coordinate an effective integration between the project work streams, operations team and lending services production resources, striving to achieve desired business outcomes.
- Engage with related initiatives and dependencies including E2E.
- Ensure project original business case outcomes are preserved and appropriate processes of change controls are met.
- Improve and oversee strong relationships between the project, lending services leadership teams and key stakeholders within Personal Bank

Key Duties - Head of Service Delivery, Lending Services:

- Manage and supervise 120 staff across the Retail document preparation team and Homeside e2e production team
- Lead and manage Lending Services sites throughout South Australia, Northern Territory and Western Australia.
- Develop and implement operational strategies aimed to position lending services as an Australian market leader.
- Promote strategic thinking and stakeholder management, optimising outcomes for the division and region.

Sep 2005 - Aug 2006

CITIBANK PTY LTD | www.citibank.com.au
120 Collins Street, Melbourne VIC 3000

National Key Accounts Manager/State Manager Victoria

Key Duties:

- Build and sustain effective working relationships and alliances with national broker groups accredited with Citibank.
- Plan and facilitate monthly strategic meetings with the key stakeholders of the national groups.
- Assume responsibility for increasing Citibank's market share with the national broker groups.
- Recruit, train, manage and develop multi-level state and national sales teams.
- Plan, organise and direct all sales activities and achieve business plan goals.
- Lead, motivate and manage the Victorian Sales Team to deliver exceptional sales performance and service to the Victorian broker market.
- Implement business strategies to meet agreed objectives and budgets with the marketing and product teams.
- Develop and implement state-based Introducer performance and retention strategies.
- Implement processes and procedures to the sales teams nationally.
- Develop a deep understanding of customer needs and their specialty area of practice.

Employment History

Sep 1996 - Jul 2005

AUSTRALIAN FINANCE GROUP | www.afgonline.com.au
15 King William Road, Adelaide SA 5006
6 Thelma Street, West Perth WA 6005

Sep 2004 - Jul 2005

Head of Operations

Sep 2002 - Aug 2004

National Sales Manager

Jul 1999 - Sep 2002

State Manager

Sep 1996 - Jul 1999

Sales Manager

Key Duties - Head of Operations:

- Plan and direct operational policies and procedures, roll-outs and initiatives for the Residential, Commercial, Consumer Credit Insurance, Wealth Management and Commissions/Member Services departments.
- Manage and control departmental expenditure within agreed budgets.
- Participate in developing operational policy and strategic plans in designated areas of responsibility.
- Manage and coordinate the Member Agreement process, ensuring that agreement terms and conditions are relevant and current, create and maintain the approval process from inception to final approval and issuance, reviewing and approving all agreements.
- Work closely with the executive team to evaluate and develop operational strategy and performance.
- Manage, train, motivate, supervise and develop 5 direct reporting staff and 30+ indirect reporting staff.
- Oversee operational processes and procedures of the State Sales Office overseeing compliance, ensuring all state offices are operating in a consistent manner in line with business objectives.

Key Duties - National Sales Manager:

- Manage sales team towards a goal of profitable revenue growth and optimal sales.
- Represent the company as a leader, coordinate the development of sales promotion and lead generation activities.
- Set state budgets and oversee compliance.
- Facilitate and monitor sales conference calls.
- Develop and maintain strategic marketing alliances with partners to develop cross-sell opportunities.
- Leverage knowledge of marketing practices to ensure that sales teams are focused and achieve their stated goal.
- Contact point for Sales Team and Office Managers, handling issues that affect the day to day residential business.
- Ensure compliance and standard procedures are met by the Sales Team and Office Managers.
- Assist Directors with key projects such as training programs and strategic priorities

Key Duties - State Manager:

- Actively pursue new business development opportunities and markets to increase market share.
- Manage statewide operations including staff leadership, resource allocation and profitability.
- Strive to achieve goals of yielding profitable revenue growth for the company.
- Develop and maintain strategic marketing alliances with partners to develop cross-sell opportunities.
- Manage staffing to maximise the efficient and timely output of each officer.
- Coordinate training and compliance programs ensuring members maintain accurate legislative and lender product knowledge whilst overseeing a high level of performance.
- Ensure the external and internal administrative processes are streamlined and highly effective.

Key Duties - Sales Manager:

- Set-up business operations of AFG in South Australia together with a client portfolio from a zero base achieved via the development of effective relationships, alliances, networks and advanced negotiation skills.
- Developed and implemented successful sales, marketing and business development strategies.
- Established mutually beneficial relationships with lenders that resulted in a broad product range and a competitive edge in the marketplace.

Feb 1996 - Sep 1996

ST GEORGE BANK | www.stgeorge.com.au
97 King William Street, Adelaide SA 5000

Home Lending Consultant

Jul 1987 - Feb 1996

BANK OF SOUTH AUSTRALIA | www.banksa.com.au
97 King William Street, Adelaide SA 5000

Various positions including Lending Officer - Residential Home Loans promoted to Lending Manager

Tertiary Qualifications

2006 - Current

MASTERS OF MANAGEMENT

Monash University | Achieved numerous Distinctions
(8 units completed, 4 units to be completed)

Professional Development

- Prospecting & Referrals, L.E.A.D. Australia Peter Daniels (Jul 2004)
- Professional Development Program, PACE Australia (Jul 2004 - Jun 2005)
- Effective Sales Management Program, PACE Australia (Jul 2004 - Jun 2005)

Computer Skills

- Microsoft Word
- Microsoft Excel
- Microsoft Outlook
- In-house Banking Systems
- Email & internet
- Fast & accurate keyboard skills
- Quick learner, keen to update

Referees Available on Request
