



# Job Description

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<b>Job Title</b> Business Development manager - Dodoma	<b>Job Location</b> Dodoma	<b>Category</b> Business Development
<b>Job Type</b> Full Time	<b>Job level</b> Manager	<b>Industry</b> Banking
<b>Open to Expatriates</b> Only Open to Tanzanian Nationals		

## Minimum Requirements

<b>Min Budget</b> -	<b>Max Budget</b> -	<b>Primary Industry</b> Banking: 5 Years
<b>Secondary Industry</b> -	<b>Primary Category</b> Business Development: 5 Years	<b>Secondary Category</b> -
<b>Certificate</b> -	<b>Qualification</b> -	

## Summary

To market the Bank and increase its share of the market in deposits, other products with customer value addition ie Bancassurance-related products. The incumbent is expected to open links between potential clients, in particular high net worth individuals, Corporate and Commercial Top management, parastatals, insurance and pension funds for the bank's Retail business unit.

## Responsibilities

### PRINCIPAL ACCOUNTABILITIES

#### 1. Ensure the long-term prosperity of the business

- Deal Origination – To identify opportunities for potential deposit mobilization and communicating with prospective clients leading to securing the deposits, Target both private public sector clients
- Target big SME's transactional business and open current accounts
- To plan and execute visitation programmes, in conjunction with other departments, in order to gain deeper understanding of the clients' requirements and provide possible solutions for both existing and new customers.
- To communicate, regularly in writing call reports, the findings, possible transaction structures, and recommendations in conjunction with other staff members and clients
- To maintain contacts with clients to allow satisfactory conclusion of transaction and maintaining the relationship afterwards for possible repeat business
- To lead and ensure growth in line with the banks Bancassurance strategy which is to reach 30% of the NIR in 3 year
- To help in developing and implementing new innovative Retail products appropriate for our market
- To uphold the image of and promote the Bank at all times

#### 2. Ensure good levels of customer service

- Source new client referrals from networking and calling programs targeted specifically towards personal and SME customers
- Identify and meet customer needs through the provision of Banking solutions
- Management and coordination of the acquisition and retention process of customers through always ensuring good levels of customer service
- Receives, researches responds to customer enquiries, problems and complaints
- Overall, always achieve and maintain a high level of Customer Service

#### 3. Meet financial targets

- Portfolio profitability in line with sales targets
- Achieve the required cross-selling ratio
- Assist in defining pricing strategies for propositions/products.
- Implementation of marketing campaigns
- Management of Service Level Agreements
- Management of leads from bank staff and other internal or external contacts
- Delivery of the financial plan and achievement of business objectives and targets
- Management of a portfolio of personal and SME customers including revenue generation and accountability
- Continually identify opportunities for improvements intended to grow the reputation of ABC personal and SMEs service and proposition
- Adopt “hands on” approach to client contact and follow up
- Develop an in-depth knowledge and understanding of the markets, banking products and services in order to match our offering with client needs
- Take ownership for, and delivery of individual sales and revenue targets
- Source new target market clients that support the attainment of business objectives and targets
- Effectively manage referred clients to deliver financial targets
- Provide a first-class level of service to ensure that clients are satisfied and continue to do business with Additionally, generate target market referrals as a result.
- Maintain and update accurate client information
- Act in accordance with all regulatory, compliance and KYC policies (both internal and external) and communicate to clients as appropriate.
- Build productive relationships with referral sources, within the branch network, instilling a sense of teamwork and pro-activity with client referral
- Coach and develop bank staff to ensure quality of leads referred is at the required standard
- Pro-actively participate as a member of the Retail Management team contributing towards team targets and promoting teamwork.
- Contribute effectively to team activities including the generation of new sales ideas and initiatives.

#### **4. Sales Management**

- Sales planning
- Controlling, monitoring, analyzing, taking actions
- Activities planning (acquisition, activation, cross sell).
- Sales coaching
- Plans (objectives, leverage tools, timing, etc) and manages local and central business activities by optimising and coordinating actions within the dedicated market segments
- Maintaining and developing relations at territory level with 3<sup>rd</sup> parties and associations with business interest regarding assigned markets
- Prepares development plans and coordinates actions taken in order to acquire new customers

#### **5. Credit Activities**

- Ensure the most economic/efficient procedures and best practices for managing credit activities by evaluating processes, methodologies and defined tools
- Deliberate loan requests which are under his/her jurisdiction and forward those for authorization if proposals are over limit.
- Govern quality control by monitoring of trends and progress
- All activities to be inline with ABC Bank’s retail strategy and segmentation
- Co-operation with branch managers
- Value management for local marketing activities (acquisition costs, break even, pay back).
- Managing by standards (process design, reports, P&L, calculations, concepts ).
- Managing the service quality within own department (delivery time, knowledge, friendliness, efficiency, transparency).

#### **Education & Qualifications**

- Bachelor’s degree in business management, Economics, Finance, International Business, Marketing or equivalent.
- A minimum of 5 years’ experience in a Relationship Management or similar role preferably in a Retail or Commercial Banking.

#### **Characteristics**

- Broad based knowledge of financial products and services, financial markets and economic environments
- Excellent understanding of financial statements and credit risk analysis

- Knowledge of respective operational and regulatory environment
- Ability to research and aggressively source new business through own initiatives
- Demonstrated ability to network and build own portfolio of contacts to maximize referral network
- Excellent communication and negotiation skills
- Excellent presentation skills
- Strong relationships building and networking skills
- Ability to work under pressure and strong adherence to deadlines and targets
- Good problem-solving skills, expressing the ability to question, listen and understand the customer and business environment
- The ability to show empathy to diffuse and resolve customer dissatisfaction
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### **Reporting To**

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Senior Manager: Retail & Commercial Banking

### **Driving Licence**

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Not Required

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