



# Job Description

9th Floor Tanzanite Park, Victoria, Dar es Salaam, Tanzania | +255 758 778 886 | info@empower.co.tz

<b>Job Title</b> Head – Business	<b>Job Location</b> Dar es Salaam	<b>Category</b> Business Banking
<b>Job Type</b> Full Time	<b>Job level</b> Head of Department	<b>Industry</b> Banking

**Open to Expatriates**  
Only Open to Tanzanian Nationals

## Minimum Requirements

<b>Min Budget</b> -	<b>Max Budget</b> -	<b>Primary Industry</b> Banking: 8 Years
<b>Secondary Industry</b> -	<b>Primary Category</b> Business Banking: 8 Years	<b>Secondary Category</b> -
<b>Certificate</b> -	<b>Qualification</b> -	

## Summary

Head of Business is expected to have a broad and comprehensive knowledge of all matters related to the business of the Bank with an eye towards identifying new sales prospects and driving business growth, and customer retention for the overall faster growth of the Bank

Head of Business will be required to articulate and set the strategic direction and business objectives of the Corporate/SME and Retail business in Tanzania. The role will also be the interface with other parts of the group such as corporate functions, Retail Banking, PBB and wealth.

The Head of Business will ensure achievement of Corporate/SME/Retail revenues and net earnings through the delivery of an appropriate range of banking products to the existing and targeted client base.

The functions placed under the direct supervision of Head of Business are the following units – Corporate Banking, SME, Retail Banking and Saccos Banking

## Responsibilities

- Develop strategy in line with overall banking approved strategic plan
- Ensure smooth execution of the agreed strategies to support business growth and profitability
- Execute strategic plan ensuring alignment to customer demand and create a market leading competitor advantage
- Effectively manage and direct all dockets under business units with the objectives of achieving annual sales, financial targets as incorporated in banking commercial strategy
- Keep abreast of market dynamics, identify changes, risk opportunities and act on them
- Drive Corporate customer acquisition strategy as guided by the main bank strategy with the aim of growing the bank's market share in the Corporate segment and ensuring that profitability is achieved from this segment
- Drive SME customer strategy as guided by the main bank strategy with the aim of growing the bank's market share in the SME & Retail segment and ensuring profitability is achieved from this segment
- Develop, execute, and manage retail strategy and tactical business plan, taking into account the market opportunity/growth potential, competitor activity, existing capabilities and risk appetite.
- CASA Mobilisation
- Devise and agree product and sales mix.
- Define measurable business growth objectives, management processes and measures.
- Develop strong motivated teams and continuously counsel, mentor and offer guidance.
- Originate, maintain, and develop relationships in the corporate market, focused within Tanzania
- Manage a corporate liability & loan book within parameters provided by the Bank

- Cross sell Structured Trade Finance
- Negotiate terms and conditions and coordinate with Credit/legal for credit applications for new loan facilities for Corporate Banking clients
- Present and defend Corporate Banking credit applications in the Credit Committee
- Prepare and present certain Corporate Banking applications to the Bank
- Coach and advise the Corporate Banking team
- Identify and resolve any performance issues
- Promote awareness and ensure adherence to all policies & procedures
- Formulate strategies for the future of his/her own field of work or organization of the department
- Propose and/or implement innovative ideas to enhance business results
- Liaise with key operational functions to ensure client service delivery to agreed benchmarks
- Manage the formulation and implementation of key client service programs
- Support the Board in contributing to the strategy for the future of her/his
- Any other duties assigned by the Supervisor

## **SPECIFIC JOB REQUIREMENTS**

- Support the Board in contributing to the strategy for the future of her/his own department and for the organization
- Prepare and maintain the annual departmental Budget
- Cooperate with other Department Heads to obtain the best financial and commercial results
- Develop and maintain procedures and work instructions
- Internalize and live the values, norms, and behavioural codes of the Bank

## **Education & Qualifications**

---

- Must possess a Bachelor's degree in Commerce, Economics or a related field.
- Computer literate: technical knowledge of related programmes and computer software

## **Requirements**

---

- A minimum of 8 years' post-qualification experience, with at least 5 years in a managerial position.
- Sound understanding of all Banks products
- Willing to take ownership
- Excellent communication skills in English, both verbally and in writing

## **Characteristics**

---

- A structured approach to dealing with complex and variable work environments in an independent manner.
- Ability to balance opposing business requirements.
- Ability to balance long term and short term requirements independently
- Strong evaluation, communication and reporting skills
- Able to provide advice and cause/effect evaluation to support business decision making
- Independent and logical thinker, yet an achiever and implementer
- Leads by example
- Good at managing large volumes of information and can add value through management reporting
- Builds relationships and networks easily

## **Reporting To**

---

GM - Commercial

## **Driving Licence**

---

Not Required

To Apply for This Job [Click Here](#)