



Job Description

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Job Title Head of Public Sector	Job Location Dar es Salaam	Category -
Job Type Full Time	Job level Manager	Industry Banking

Open to Expatriates
Only Open to Tanzanian Nationals

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry Banking: 5 Years
Secondary Industry -	Primary Category -	Secondary Category -
Certificate -	Qualification -	

Summary

To implement the Bank Sector strategy in-country focused on every product, sales, service and distribution aspects related to the Public Sector encompassing business sector decisions, strategic policy making and coordinating, budgeting, product development based on market analysis, sales campaigning and monitoring, customer portfolio relationship management, processes, procedures and business performance.

Responsibilities

1. Strategy implementation and alignment

- Work closely with Group Head of Public Sector & NGO's to understand the strategy to be able to implement it in-country
- Work closely with counterparts within the Public Sector, NPO, Central & Quasi Govt, IBG, CBG, BB, EBG, Retail and Treasury to facilitate and steer sustainable achievement of the objectives and goals for the country.
- Formulate plans to identify and attract SECTOR Organizations (e.g. Through transactional banking initiatives).
- Develop and implement strategies to generate new business opportunities for the Sector relationships through referrals, networking and calling programs.
- Develop and manage the in-country Sector portfolio, including revenue accountability
- Work with Group Head Public Sector & NPO to translate the Sector strategy into daily weekly, monthly and annual portfolio targets.

2. Product development and enablement

- Research, analyse, propose and implement Public Sector solutions for clients
- Identify new product opportunities through local market intelligence
- Before going ahead with new products, liaise with regulators to gain their approval and keep them abreast of new product developments and initiatives throughout the product life cycle.
- Maintain close oversight of acceptance testing and ensure sign-off from bank and third-party vendors.
- Identify cross and up-selling opportunities.
- Develop / implement marketing campaigns for new product.
- Provide ongoing guidance and support to internal team.

3. Business development

- Relationship Manage Top Relationships under sector.
- Formulate an activation strategy to identify and attract Operational Accounts, Project Accounts, Collections and payment mandates, International Trade and Foreign Currency, Digital Banking solution to the bank

- Proactively market all the banking services suite, to sector entities.
- Generate revenue streams through cross-selling products to Sector Entities (e.g. FX, Operational & Project accounts, Collection and payment mandates, Digital Solutions, etc.)
- Visit potential Ministries to understand their strategic needs, priority areas for Sector entities where they play an oversight role.
- Meet Ministries at least once a year to conduct a relationship review.
- Review sales reports to analyse if targets are being met.
- Support Front Office to sell Public Sector solutions and ensure they are motivated and equipped to succeed

4. Daily operational management

- Work closely with Branch Managers to ensure high service levels are maintained and that Public Sector Organisations in their areas are well serviced in all locations
- Ensure the book is well maintained in terms of portfolio management
Maintain close oversight of credit analysis processes and ensure all
- Sector information accompanying applications is complete and in line with Access bank requirements.
- Verify financial information for accuracy and completeness and ensure you have verified credit and repayment histories so as to avoid default.
- Ensure collateral is in good legal standing.
- Obtain security clearances to conduct site visits for loans that might require further investigation before they can be verified
- Review loan applications to ensure they are correct and complete
- Ensure credit reports are well-written and that analysis is done before being submitted for credit committee reviews (dependent on thresholds)
- Post reviews, formally communicate decisions to clients and ensure the bank's conditions are met and understood
- Oversee loan conditions and conduct daily loan portfolio monitoring
- Ensure client files are maintained and updated in line with amended loan conditions
- Conduct regular desktop monitoring to identify and follow-up on suspicious and undesirable behaviours
- Ensure client are called within 24 hours if an instalment has been missed(may need to physically visit the customer)
- Monitor related loan accounts for arrears and work with borrowers towards zero portfolios at risk (i.e. clear loan accounts)
- Liaise with relevant internal departments to ensure alignment between Business Banking, Credit, Audit, Credit Administration, Legal and Compliance, Risk and Banking Operations
- Work with Credit department to ensure all documentation securities are in place prior to disbursing loans and ensure the process is as seamless as possible
- Perform daily monitoring of referral reports and follow-up where required
- Perform monthly checking of covenants
- Review risk grades quarterly
- Perform regular loan portfolio monitoring, including collections and recoveries of non-performing loans in line with agreed processes
- Manage marketing campaigns
- Attend training on business models, policies and procedures
- Resolve escalated problems
- Identify and implement opportunities to enhance process efficiencies

5. MI and reporting

- Analyse and interpret Sector related MIS to identify which Entities are performing better than others and which products are applicable for different circumstances
- Create and manage dashboards to inform decision-making
- Perform competitor analysis, identify Sectors and collect local and market intelligence as the basis for the bank's hunting plan
- Proactively build relationships with referral sources (e.g. company secretaries, accountants and property agents)
- Based on internal and external analysis, re-prioritize opportunities and take appropriate follow-up action
- Ensure 100% data quality on the system
- Work with IT and other support areas to enhance Public Sector MIS capability

6. Governance, risk and compliance

- Ensure in-depth high quality credit analysis for all Public Sector Entity borrowings
- Ensure the function complies with all relevant internal rules, processes, policies, procedures and regulatory requirements to ensure satisfactory audit outcomes
- Stay abreast of current and upcoming regulations, analyse their impact on the function and develop appropriate responses

- Provide support and assistance to internal and external auditors where required
- Proactively keep the Country MD, Group Head Public Sector informed of all pertinent performance and risk management issues
- Work closely with Internal Audit and Investigations to create rules and mechanisms to combat fraud
- Stay abreast of current and upcoming regulations, analyse their impact on the function and develop appropriate responses
- Provide support and assistance to internal and external auditors where required
- Proactively keep the Country MD, Group Head Public Sector informed of all pertinent performance and risk management issues
- Work closely with Internal Audit and Investigations to create rules and mechanisms to combat fraud

7. Team leadership, management and mentoring

- Set the pace and tone for the function and ensure focused on the right priorities
- Take full responsibility for performance management of own sector portfolio focusing on all aspects of sound people management
- Ensure appropriate levels of management and accountability
- Motivate, delegate and empower appropriately, enabling direct reports to take responsibility and display appropriate creativity and initiative
- Agree performance contract, monitor actual performance against agreed standards.

8. Effective teamwork, self-management and alignment with group values

- Demonstrate pride in Access Bank and values
- Handle stress in ways that do not negatively impact others
- Plan and manage own workflow, anticipating obstacles, juggling priorities and following through on objectives within agreed timeframes and according to quality standards
- Act in an ethical, transparent and morally defensible manner, including highlighting unethical practices
- Continually share, debate and communicate learnings
- Flag and debate issues constructively
- Promote a co-operative climate in working with others to achieve shared goals
- Display skill at mentoring/coaching others and resolving conflict.

Education & Qualifications

Relevant business degree

Requirements

- 5+ years' Public Sector & NPO experience with substantial exposure to all aspects of Public Sector relationship Management

Characteristics

Technical Pre-requisite

- Extensive knowledge of the Public Sector Statutory Segment and sales management
- Proven track-record in customer and product initiatives
- Sound understanding of financial performance management
- Strong credit (particularly lending) knowledge
- Relevant IT knowledge of electronic channels and products
- Sound knowledge of banking legislation o Comprehensive risk management skills encompassing the governance, risk and compliance landscape
- Knowledge of full MS Office suite

General (pre-requisite)

- Strong relationship building, networking and communication skills with an ability to engage people at all levels both internally and externally
- Interpersonal and presentation skills
- Innovative, able to generate new ideas and creative solutions
- Team leadership skills
- Strategic thinking and enablement and execution skills
- Sound analytical and reporting skills
- Deadline and solution-driven with an ability to learn quickly and anticipate and manage change

- Research skills

Driving Licence

Not Required

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