



Job Description

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Job Title Head of SME	Job Location Dar es Salaam	Category Digital Banking
Job Type Full Time	Job level Head of Department	Industry Banking, Telecom Services & Equipment

Open to Expatriates
Only Open to Tanzanian Nationals

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry Banking: 8 Years
Secondary Industry Telecom Services & Equipment: 5 Years	Primary Category Digital Banking: 5 Years	Secondary Category -
Certificate -	Qualification -	

Summary

The Head of Small Medium Enterprises (SME) is responsible for driving the overall growth of the SME segment within the regional bank. The role entails implementing acquisition, retention, and expansion strategies for all segments, making major operating and investment decisions, and ensuring the achievement of key performance indicators. The role holder will also be responsible for developing and implementing strategies, cascading them to the SME team and branches, and monitoring performance to drive growth in all areas.

Responsibilities

Strategic Planning and Budgeting:

- Take major operating and investment decisions for the SME unit, including overall SME planning and budgeting, prioritization, and resource allocation.
- Generate, evaluate and make recommendations for SME to the Director of Business Banking and where relevant, to the in-country leadership and wider RBB leadership.
- Develop and implement strategies to deliver performance and growth targets within the SME Banking unit.

Business Development:

- Drive an effective strategy, business model, and customer value proposition that focuses on building and deepening relationships with existing and new profitable customers.
- Cascade SME strategies to the SME team and to all branches.
- Proactively research competitive threats/opportunities within the team's market and geographical area.

Performance Management:

- Monitor and ensure that Key Performance Indicators for the SME unit are achieved.
- Drive performance against Key Performance Indicators as agreed with the BB Director or Regional Counterpart.
- Frequently monitor performance of the SME unit to ensure growth in all areas is achieved.
- Understand the business drivers and issues that have an impact on the performance of SME and proactively manage them.

Team Management:

- Grow the team's portfolio profitability by identifying new and existing customer potential including sales opportunities and new product promotion initiatives.
- Ensure that the team is motivated, engaged, and developed to achieve the SME Banking objectives.

Risk Management:

- Have accountability for the establishment and embedding of the values, behaviors and risk appetite that underpin the achievement of the SME Banking objectives.
- Ensure compliance with all relevant policies, procedures and regulations relating to SME banking.

Education & Qualifications

Bachelor's degree in Business Administration/ Social Services or equivalent in a relevant field.

Requirements

- Minimum of 10 years of relevant experience in the banking industry with at least 5 years in a leadership position.
- Experience in SME banking and deep understanding of SME banking products and services.
- Excellent communication, presentation, and leadership skills.
- Strong analytical, problem-solving, and decision-making abilities.
- Ability to work independently with minimal supervision.
- Strong knowledge of local market conditions, competitive landscape and regulatory environment.
- Demonstrated experience in developing and implementing successful business strategies.
- Master's degree in business administration or related field would be an added advantage.

Characteristics

- Strong strategic thinking and business acumen.
- Effective leadership and team management skills.
- Excellent communication and interpersonal skills.
- Analytical and problem-solving skills.
- Ability to make sound decisions and prioritize effectively.
- Result-oriented with a focus on achieving targets.

Reporting To

- Head of Retail

Driving Licence

Not Required

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