



Job Description

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Job Title Head – Public Sector	Job Location Dar es Salaam	Category Corporate Banking
Job Type Full Time	Job level Head of Department	Industry Banking
Open to Expatriates Only Open to Tanzanian Nationals		

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry Banking: 15 Years
Secondary Industry -	Primary Category Corporate Banking: 10 Years	Secondary Category -
Certificate -	Qualification -	

Summary

- To directly lead a relationship team(s) covering a portfolio of Public Sector names, local and global development organizations, and FI with a specific focus on Central Government, Government Agencies, pension Funds, Dos, Insurance companies, NGOs, and other segments within the portfolio.
- To be a key member of the Corporate banking leadership team
- Driving business performance within that specific business segment.
- Performance management and coaching of members of the corporate team.
- To oversee relationship management and sustainability of a portfolio of Corporate Banking customers with a specific focus on the above-mentioned companies, building long-term relationships founded on efficient and reliable support for their business. This is achieved particularly through quick risk decisions and managing consistency and quality of operational services.
- The primary objective is to maximize risk-adjusted portfolio contribution while balancing the requirements for lending to all such entities vis a vis Reputation risk for the bank.
- The jobholder will be responsible for business development both with new customers and with existing customers where they are expected to increase “wallet share”.

Responsibilities

Strategy Development 10%

- Undertake market entry strategy review (macroeconomic) and financial service industry analysis, profit generation, and competitive analysis for the respect region.
- Undertake strategy reviews of existing businesses on a periodic basis in collaboration with other bank units
- Undertake competitor and target reviews; build target lists for priority markets/sectors. Develop acquisition valuation/synergy cases, priority as driven by pipeline.
- Build expert knowledge of the Tanzanian market and our current business strategies
- Contribute to overall strategy formulation in discussions with the Head of CIB, Country, Management Committee, and Credit Risk, bringing market knowledge, competitor analysis, trade flows, and innovative “deal” structures in order for the strategy to bring maximum revenue to the bank.

Business Development, Sales, Service and Risk Management 50%

- Execute integrates sales, relationship, and credit strategies that are in alignment with the country's business plan to achieve desired revenue and service hurdles
- Responsible for client satisfaction and relationship profitability, while providing Commercial customers with a single point of contact within the Public Sector segment in the Bank

- Provide product units with qualified referrals for cross-selling. Assist in closing deals across other products such as Trade Finance, Cash Management, and Treasury Products
- Use sound judgment in determining potential clients/deals. To Structure deals appropriately to balance risk and reward. Recognize early warning signs and monitor clients to anticipate changes in risk rating. Present concerns and solutions to mitigate potential future risks to the business.
- Partner within other business units (i.e. Retail Banking, Treasury, etc) to ensure ongoing and appropriate communication to support overall client and franchise objectives
- Maintain frequent interaction with centers of influence, diverse industry segments, community leaders, regulators, and senior business contacts
- Liaise with various stakeholders in corporate risk management including Lawyers, Insurers, Valuers, Collateral Managers, Central Bank, and Government registry to ensure the quality of Bank assets at all times and assurance of secondary mitigations
- Overall accountability for ensuring excellent relationships between clients and the bank, including good relationships between management
- Grow the Segment team portfolio profitability by identifying new and existing customer potential including sales opportunities and new product promotion initiatives
- Formulate business development strategies and objectives for the segment to meet changing market needs
- Monitor results of customer surveys for the industry against target service quality standard
- Monitor levels of complaints and quality of handling for the industry portfolio
- Proactively research competitive threats/opportunities within the team's market and geographical
- Communicate all key messages to customers including agreed service standards, negotiated pricing, relationship team contact points (including introductions to new personnel), and new product changes
- Conduct annual and if appropriate, interim reviews of customers borrowing facilities
- Determine the products that are most effective in meeting customer's needs and be able to sell these at short notice both reactively and proactively.

Business Management 10%

- Manage the performance of the industry team against key financial (risk-adjusted contribution) sales, service, and operational targets
- Champion, manage, and monitor implementation of change impacting the industry team and arising from central and local corporate change programs
- Consult customer-owners/managers on financial/credit issues and general business practices/ideas
- Develop Customer Relationship Plans for customers in the portfolio
- Work closely with the Corporate Director in driving and delivering business performance in the country
- Research, create, and follow up on the target list for potential new business
- Identify priority customers using the Customer Relationship Planning templates to assess their present and potential contribution
- Control and manage the quality of the portfolio, using available triggers and adherence to Risk Management guidelines and policies
- Deputize the Corporate Direct in his absence attending country CMC and other leadership forums on behalf of the Corporate Banking Department as needed

Staff Management 20%

- Lead the RM's and Operational Bankers within the Corporate Banking Team using a team base management approach
- Help team members to identify strengths and weaknesses in their skills and attributes, review their self-development, and ensure training and development needs are accommodated
- Coach team members on relationship management, service quality, and risk
- Assess the manager's performance against the contract. Review and input to Performance Development Reviews

Education & Qualifications

- Bachelor's Degree in Banking or Finance, or any related field
- Masters degree is an added advantage
- Commercial or related qualifications would be an added advantage

Requirements

- Minimum 7 years of experience in Corporate Banking (PSI) in emerging markets
- Proven experience and expertise in credit risk analysis

Knowledge and Expertise

- Detailed knowledge of the PSI product set
- Comprehensive understanding of products available
- Detailed understanding of our Pan –African corporate representation and capability
- Broad knowledge of our wider geographic capability
- Broad understanding of policies and strategies within the country as they relate to the demands of the customer base
- A good knowledge of products & services available in the Retail sector is also required to satisfy the individual financial needs of business owners / key individuals
- Broad understanding of competitor positioning and detailed understanding of the bank's area of competitive advantage
- Detailed understanding of country and CBRM guidelines and credit risk policies
- Soundtrack record of relationship management
- Proven networks within the Business banking field in emerging markets
- Knowledge of banking and financial environment in Tanzanian and neighboring countries
- Knowledge of Banking and Government systems in Tanzania

Characteristics

- Outstanding relationship and interpersonal skills
- Sales and negotiation skills
- Team player
- Credit risk and structuring skills
- Specialist industry knowledge of the industry
- Strong communication skills

Reporting To

Head of Corporate Banking/ Corporate Director

Driving Licence

Not Required

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