



## 1. JOB TITLE: RELATIONSHIP MANAGER – CORPORATE BANKING

Reports to: Head of Corporate

Department: Commercial Department

Summary of Responsibilities:

- To directly manage a relationship covering a portfolio of corporate banking customers.
- To personally manage customer relationship and sustain corporate banking customer portfolio, build long term relationships founded on efficient and reliable support for their business.
- Responsible for business development both with new customers and with existing while managing reputation risk for the bank.

Scope of Duties:

- **Business Development:**
  - Maintains and grows a profitable book of business through disciplined and proactive business development and relationship management.
  - Highly focused on target client profile; understands their financial needs and effectively communicates our value proposition.
  - Develops an in-depth knowledge of Bank products and services to clients, communicate all key messages to clients.
  - Analyzes the needs of clients and prospects in order to effectively recommend appropriate products or services and conduct interim reviews for both borrowing and non-borrowing customers.
  - Attains established Bank production goals through active participation in sales management process.
  - Monitor levels of complaints and quality handling of the portfolio.
  - Participates in community events and networking activities to increase awareness and presence of the Bank in the community.
  - Formulate business development strategies and objectives for the industry/segment to meet changing market needs.

- Effectively identifies key risk factors associated with business opportunities and clearly articulates a thorough credit recommendation.
  - Prepares credit presentations and participates in the underwriting and credit approval process.
  - Structures, underwrites, and obtains credit approval, negotiates terms, and effectively documents credit actions and agreements.
  - Ensures that all loans are documented completely, and that any documentation or loan policy exceptions are addressed and resolved.
  - Takes ownership for client relationship with the Bank
  - Prioritizes relationships effectively and has an appropriate relationship management plan for each customer.
  - Takes a consultative approach to understanding our client's objectives, effectively identifies their financial needs, implements appropriate financial solutions, and undertakes ongoing review and assessment to ensure plan execution.
  - Effectively collaborates with client service team, product team and senior management to ensure an excellent client experience.
  - Anticipates client needs.
  - Understands and addresses key relationship stakeholders, and key buying influences.
  - Maintains a working knowledge of bank operating policies and procedures which impact commercial relationships.
- **Portfolio Management:**
    - Accountable for overall portfolio management, compliance, and risk.
    - Monitors direct and operating exposures of portfolio to ensure actual performance is consistent with approved limits and loan structures—and consistent with the understanding or expectations that informed our credit approval.
    - Completes accurate and timely credit actions, including periodic reviews, renewals, and modifications.

#### Technical Know How:

- Knowledge of all relevant banking policies, processes, procedures, prudential guidelines, and guidance to consistently achieve required compliance standards or benchmarks.
- Interpret, analyze, and evaluate data received from multiple sources of information.
- Effective oral and written communication skills with the ability to listen effectively to the issues of customers and employees.
- Ability to deal with difficult problems involving multiple facets and variables in non-standardized situations
- Effective organizational and time management skills.
- Ability to effectively utilize computer technology. Proficiency in Microsoft Office Suite programs
- Must be a self-starter and have the ability to take ownership of high-profile relationships with minimal supervision while effectively communicating with senior management.

- Negotiates terms and conditions of approvals within assigned parameters.

Skills, knowledge, abilities/competencies:

- A University degree in Commerce, Finance, or Equivalent combination of education and relevant work experience may be considered.
- 3-5 years of experience managing high value private or commercial banking relationships, and developing, structuring, underwriting, and negotiating, complex credit transactions and execution skills.

## **2. JOB TITLE: BUSINESS PERFORMANCE & ANALYTICS**

Reports to: Financial Controller

Department: Finance

Summary of Responsibilities:

- Responsible for preparing periodic financial statements and business performance reports required for internal and external purpose consistent to the stakeholder requirements (management, group or regulator). Collect and analyze financial data to link with the overall business strategy.

Scope of Duties:

- Create and maintain a culture of empowerment and professionalism within the team.
- Understanding the bank's business strategy, play a leading role on strategy set -up and review sessions. Budget preparation and monitoring.
- Performs financial forecasting, reporting and business performance metrics tracking.
- Work with business heads to derive improved performance as a business partner
- Perform business analysis and provide insights to allocate resources to areas where value can be generated.
- Report on financial performance and prepare for regular local and group management and business reviews.
- Analyze past results, perform variance analysis, identify trends and make recommendations for improvements.
- Evaluate the financial performance by comparing and analyzing actual results with plans and forecast.
- Guide the cost analysis and optimization process by establishing and enforcing policies and procedures.
- Identify and derive process improvement, including the creation of standard and ad-hoc reports, tools and dashboards.
- Increase productivity by developing automated reporting/forecast tools and models.
- Review and analyze the trial balance, to identify unusual trends and ensure the accurate allocation of income and expenses to the respective business units or branches within the in the accounting system. Ensure accrued revenues are timely collected by the business function are recorded in the accounting system.
- Reviewing and processing income related accounting adjustments/ reversals in the core banking system initiated by the business units.

- Work closely with other members of the finance team to ensure accurate financial reporting and actively participate in month end, quarter end and year end closing of the books.
- Provide effective support to regulator, internal auditors, external auditors, and other stakeholders for matters pertaining finance function.
- Perform any other duty as directed by management.

Technical Know How:

- Good knowledge of International Financial Reporting Standards (IFRS), taxation laws and regulation and regulatory requirements issued by the Bank of Tanzania.
- Strong analytical and numerical skills.
- Good communication skills – both written and verbal.
- A keen eye for detail and desire to probe further into data.
- Excellent computer skills especially in working with excel formulas and functions for financial modeling.
- Displays strong management and organizational skills.
- Displays strong inter-personal skills.
- Has competencies in Microsoft Suite of Software (Excel, Word, and Power Point).
- Business acumen.

Competences, Knowledge & Experience:

- A university degree in either Commerce, Finance, Statistics or Accounting
- Professional qualification such as ACCA, CPA, CFA, CISA, or CIMA is a must.
- At least 4 years' experience in Accounting and Financial section, preferably business performance analysis role.

**Submission:**

All the applicants should submit their application letter, CV and Certificates not later than 14th Jan 2024 to email: [hr@boatanzania.com](mailto:hr@boatanzania.com)

NOTE: We shall communicate to only successful candidates who will meet all the requirements above.