



## **SME BANKER - MOSHI**

Locations: Moshi Branch - ABT  
Time type: Full time  
Job requisition id: R-15961629  
Application Deadline: 31 January 2024

Empowering Africa's tomorrow, together...one story at a time.

With over 100 years of rich history and strongly positioned as a local bank with regional and international expertise, a career with our family offers the opportunity to be part of this exciting growth journey, to reset our future and shape our destiny as a proudly African group.

### Job Summary

- ♣ To manage and sustain a portfolio of Business Banking - Enterprise customers, building long-term relationships founded on efficient and reliable support for their business. This is achieved particularly through quick risk assessments and managing consistency and quality of operational service within own portfolio.
- ♣ The primary objective is to maximize sustainable risk-adjusted / EP portfolio contribution.
- ♣ The jobholder will additionally be responsible for business development both with new customers and with his/her existing portfolio.

### Job Description

Main accountabilities and approximate time split

**Accountability: Sales and Service: - 70%**

**Time split%: 70/30%**

- Conduct annual review of customers' borrowing facilities (and interim review if customer circumstances [risk profile] dictate).
- Actively seek to grow own portfolio and cross sell to ensure delivery of set Targets as per current PD template.
- Consult customer owners/managers on financial/credit issues and general business practice/ideas.
- Determine the key messages, e.g., agreed service standards, and negotiated pricing, relationship team contact points (including introductions to new personnel) and new product changes. Calculating the most appropriate means of communicating them to customers.

- Deal with, and find resolutions for, customer complaints.
- Determine the products that are most effective in meeting customers needs and be able to sell these, at short notice, both reactively and proactively.
- Plan and co-ordinate any marketing approaches for new business and actively develop existing relationships. Co-ordinate approaches to the portfolio by businesses across the Group.
- Monitor and ensure adherence to risk service standards.

**Accountability: Business Management: - 25%**

- Research, create and follow up on a target list for potential new business.
- Identify priority customers using the Customer Prioritization Guidelines to assess their present and potential contribution.
- Gather all the required information that is needed to prepare and assess credit applications. Role holder will be expected to input certain key information such as judgmental information.
- Monitor and control the quality of the portfolio using “Condition of Sanction” triggers where possible and in accordance with RM guidelines and Bank policy.
- Manage “Early Warning List” customers to reduce risk, following H.O. and Regional guidance provided.
- Adhere to procedures and guidelines within the BB RMCD.

**Accountability: Staff Management: - 5%**

- Day-to-day co-ordination of Business Banking customer management within the branch in provision of consistent service quality and risk.

**Risk and Control Objective**

- In the event of major issues in the business unit, act as crisis coordinator and allocate tasks to the crisis teams.
- Review the risk and compliance profiles of the business unit on a regular basis and provide consultative support to the Managing Director on changes that are required to rebalance risk and reward where required.
- Understanding of own role in the end-to-end processes in which you play a part, including applicable risks and controls.
- Adhere to Absa’s policies and procedures applicable to own role, demonstrating sound judgment and responsible risk management.
- Keep up to date on all regulatory changes and have the ability to articulate the impact to the Business, be well informed on the industry thinking.
- All mandatory training completed to deadline.

**Technical skills / Competencies**

**Personal Attributes:**

- Meeting customers needs

- Managing relationships
- Personal organization
- Self development
- Adaptability
- Working with others
- Decisiveness
- Active listening
- Analytical thinking
- Judgment
- Entrepreneurial mindset

Skills required to undertake the role:

- Relationship skills
- Risk skills
- General Corporate skills
- Leadership and team skills
- Product skills
- Communication skills

Knowledge of the bank's products, services and policies required to undertake the role:

- The jobholder will be required to have a detailed knowledge of the core set of Business Banking products.
- For Complex products, a good knowledge will be required sufficient to: -
- Recognize the changing needs of the customer.
- Identify products/service that best satisfies customer need.
- Introduce the product/service.
- Co-ordinate the introduction of the relevant Group product specialist.
- Deal with customers directly as required.
- A good knowledge of the products & services available in the Personal Sector is also required to satisfy the individual financial needs of business owners/key individuals.
- The jobholder will require a broad understanding of policies and strategies across the Group as they relate to the demands of the customer base.

Knowledge, Expertise and Experience

Education

- Business degree preferred.

Training likely to assist effectiveness in the role, and which may have been completed prior to undertaking this role:

- Risk assessment and management

- Presentation, influencing and negotiating
- Communication

Additional details of exceptional aspects of the demands of the role:

- Required to form relationships with customers, therefore minimum tenure will be 2 years.
- The jobholder will need to be able to communicate in such a way as to ensure their ongoing credibility when dealing with financial controllers of companies, in addition to owner-managers.
- The jobholder's portfolio will consist of a full range of Business Banking customers, including the more challenging customers, who will often be subject to competitive approaches from other banks.
- Business development activity will be similarly demanding.

To Apply, [\*\*CLICK HERE\*\*](#)

## **SME BANKER - ARUSHA**

Locations: Sopa Plaza - ABT  
 Time type: Full time  
 Application Deadline: 31 January 2024  
 Job requisition id: R-15961626

Empowering Africa's tomorrow, together...one story at a time.

With over 100 years of rich history and strongly positioned as a local bank with regional and international expertise, a career with our family offers the opportunity to be part of this exciting growth journey, to reset our future and shape our destiny as a proudly African group.

[My Career Development Portal](#): Wherever you are in your career, we are here for you. Design your future. Discover leading-edge guidance, tools and support to unlock your potential. You are Absa. You are possibility.

### Job Summary

♣ To manage and sustain a portfolio of Business Banking - Enterprise customers, building long-term relationships founded on efficient and reliable support for their business. This is achieved particularly through quick risk assessments and managing consistency and quality of operational service within own portfolio.

♣ The primary objective is to maximize sustainable risk-adjusted / EP portfolio contribution.

♣ The jobholder will additionally be responsible for business development both with new customers and with his/her existing portfolio.

### Job Description

Main accountabilities and approximate time split

**Accountability: Sales and Service: - 70%**

**Time split%: 70/30%**

- Conduct annual review of customers' borrowing facilities (and interim review if customer circumstances [risk profile] dictate).
- Actively seek to grow own portfolio and cross sell to ensure delivery of set Targets as per current PD template.
- Consult customer owners/managers on financial/credit issues and general business practice/ideas.
- Determine the key messages, e.g., agreed service standards, and negotiated pricing, relationship team contact points (including introductions to new personnel) and new product changes. Calculating the most appropriate means of communicating them to customers.
- Deal with, and find resolutions for, customer complaints.
- Determine the products that are most effective in meeting customers needs and be able to sell these, at short notice, both reactively and proactively.
- Plan and co-ordinate any marketing approaches for new business and actively develop existing relationships. Co-ordinate approaches to the portfolio by businesses across the Group.
- Monitor and ensure adherence to risk service standards.

**Accountability: Business Management: - 25%**

- Research, create and follow up on a target list for potential new business.
- Identify priority customers using the Customer Prioritization Guidelines to assess their present and potential contribution.
- Gather all the required information that is needed to prepare and assess credit applications. Role holder will be expected to input certain key information such as judgmental information.
- Monitor and control the quality of the portfolio using "Condition of Sanction" triggers where possible and in accordance with RM guidelines and Bank policy.
- Manage "Early Warning List" customers to reduce risk, following H.O. and Regional guidance provided.
- Adhere to procedures and guidelines within the BB RMCD.

**Accountability: Staff Management: - 5%**

- Day-to-day co-ordination of Business Banking customer management within the branch in provision of consistent service quality and risk.

**Risk and Control Objective**

- In the event of major issues in the business unit, act as crisis coordinator and allocate tasks to the crisis teams.

- Review the risk and compliance profiles of the business unit on a regular basis and provide consultative support to the Managing Director on changes that are required to rebalance risk and reward where required.
- Understanding of own role in the end-to-end processes in which you play a part, including applicable risks and controls.
- Adhere to Absa's policies and procedures applicable to own role, demonstrating sound judgment and responsible risk management.
- Keep up to date on all regulatory changes and have the ability to articulate the impact to the Business, be well informed on the industry thinking.
- All mandatory training completed to deadline.

### **Technical skills / Competencies**

#### **Personal Attributes:**

- Meeting customers needs
- Managing relationships
- Personal organization
- Self development
- Adaptability
- Working with others
- Decisiveness
- Active listening
- Analytical thinking
- Judgment
- Entrepreneurial mindset

#### **Skills required to undertake the role:**

- Relationship skills
- Risk skills
- General Corporate skills
- Leadership and team skills
- Product skills
- Communication skills

Knowledge of the bank's products, services and policies required to undertake the role:

- The jobholder will be required to have a detailed knowledge of the core set of Business Banking products.
- For Complex products, a good knowledge will be required sufficient to: -
- Recognize the changing needs of the customer.
- Identify products/service that best satisfies customer need.

- Introduce the product/service.
- Co-ordinate the introduction of the relevant Group product specialist.
- Deal with customers directly as required.
- A good knowledge of the products & services available in the Personal Sector is also required to satisfy the individual financial needs of business owners/key individuals.
- The jobholder will require a broad understanding of policies and strategies across the Group as they relate to the demands of the customer base.

Knowledge, Expertise and Experience

### **Education**

- Business degree preferred.
- Training likely to assist effectiveness in the role, and which may have been completed prior to undertaking this role:

- Risk assessment and management
- Presentation, influencing and negotiating
- Communication

Additional details of exceptional aspects of the demands of the role:

- Required to form relationships with customers, therefore minimum tenure will be 2 years.
- The jobholder will need to be able to communicate in such a way as to ensure their ongoing credibility when dealing with financial controllers of companies, in addition to owner-managers.
- The jobholder's portfolio will consist of a full range of Business Banking customers, including the more challenging customers, who will often be subject to competitive approaches from other banks.
- Business development activity will be similarly demanding.

To Apply, [\*\*CLICK HERE\*\*](#)

## **Markets Sales Dealer: Commercial & E-channels**

Locations: Absa House – ABT

Time type: Full time

Application Deadline: 31 January 2024

Job requisition id: R-15961692

Empowering Africa's tomorrow, together...one story at a time.

With over 100 years of rich history and strongly positioned as a local bank with regional and international expertise, a career with our family offers the opportunity to be part of this exciting growth journey, to reset our future and shape our destiny as a proudly African group.

### **Job Summary**

To provide specialist advice and support in sales, enabling the provision of sound claims assessment expertise.

### **Job Description**

**Sales Execution:** Responsible for originating and securing complex investment transactions related to project finance. Ensures that an end to end solution is provided to the client. Negotiates deals with third parties and will present investment proposals to the investment committee.

**Manages client relationships** and requires extensive product knowledge and technical expertise in the execution of the transaction. | **Compliance and Risk Management:** Fulfil all activities in adherence to relevant control and compliance requirements, and quality standards | **Stakeholder**

**Management:** Actively promote and manage the collaborative engagement of internal and external stakeholders, including regulators, suppliers, clients, service providers, business partners and other Absa entities.

### **Education**

Bachelor's Degree and Professional Qualifications: Business, Commerce and Management Studies (Required)

To Apply, [\*\*CLICK HERE\*\*](#)