



1. Prestige Banker

Locations: Mbeya Main Branch - ABT

Time type: Full time

Deadline: 09/07/2024

Job requisition id: R-15965848

Job Summary

Based in a branch will have responsibility for selling products and servicing customer needs on a proactive and reactive basis. The role holder will be required to meet minimum performance standards across service and sales meeting a minimum number of sales per week based on an appropriate product mix. The role is based in a named Branch, but the role holder will be expected to work in and support other local branches as and when required. The role operates using pre-programmed systems and well-defined procedures, but there may be times when the role holder must address unforeseen situations, escalating to more senior level as appropriate.

Job Description

Main accountabilities and approximate time split

95% Sales & service:

- Opening Current accounts, savings products, packaged loan products, card products, and any other bank product or service assigned for sales, etc.
- Undertake customer service initiatives/requirements for face-to-face customers to pre-determined service standards
- Opening Current accounts, savings products, packaged loan products, card products etc.
- Building relationships with existing customers to pro-actively anticipate and address future customer needs and identify sales opportunities.
- Cross-sell appropriate customer needs related products face to face
- Complete follow-up paperwork and undertake administration activities to ensure effective, efficient, and compliant operation of the branch.
- Assist customers in completion of Bank stationary, forms etc.

- Introduce customers to appropriate product/segment specialists
- Undertake in-bound and out-bound marketing, special campaigns, promotions etc.
- Deal with handling complaints in the Banking Hall
- Review merchandising – general Banking Hall appearance, displays, cleanliness, tidiness etc.
- Works to achieve service and sales targets
- Maintain statistics and monitor progress of target reporting
- Ensure on boarding process and relationship deepening.
- Delivering an individual assigned financial target on local business

5% Business Management:

- Maintain statistics and monitor progress of target reporting

Risk and Controls Objectives

Ensure that all activities and duties are carried out in full compliance with regulatory requirements, Absa Operational Risk Framework and internal Absa Policies and Standards

Manage risk and control effectively by applying applicable risk frameworks and embedding a positive risk culture

- 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 judgement and responsible risk management.
- Report all risk events / incidents / issues using the defined process for your business area and help to understand why these happened and how to prevent them in future. Proactively look for ways to improve the control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- Continuous and proactive engagement with regulatory bodies, unions where applicable
- All mandatory training completed to deadline

Be seen/heard doing/being.....

In an Operations context:

- Maintaining a current understanding of customer needs, emerging trends, sales and servicing best practice, etc., sharing it with colleagues and applying it to day-to-day operations.
- Supporting, and where appropriate leading, effective client meetings; understanding and owning the customer's goals, promoting the full range of Absa products, and continuously developing long-term loyalty to the brand.
- Planning and effectively managing their schedules and time to invest in high value activities, building in buffer zones to cover ad-hoc activities.

In a People context.

- Actively seeking feedback on their own performance from others and taking action to

develop and improve their own capabilities.

- Actively contributing to the development of a “team culture” across the Branch, including the Specialist sales teams.
- Being responsive to colleague queries and requests for support.

Have the following impact on.....

Customers:

- Experience a consistently high standard of well-integrated customer service across all Network and Specialist propositions.
- Feel important, appreciated and that their needs are understood.
- Feel confident that Absa can make and save their money.
- Will readily sign up to appropriate, additional Absa’ products and services when offered and will recommend others to Absa based on their experience.

Colleagues:

- Collaborate with him/her routinely and naturally and treat them as a valued member of the Branch team.
- Demonstrate confidence in the role holder as a colleague.

The Business:

See a motivated, high performing Branch team, working as one with their branch and operations colleagues, to achieve, and often beat, their plans and goals.

Technical skills / Competencies

Skills & Competencies

What does the role holder need to be able to do/be good at doing?

- Keyboard skills to operate relevant Customer Systems
- Basic numeracy for maintaining sales records
- Tact and diplomacy
- Empathy
- Communication skills particularly oral
- Presentation skills
- Networking
- Commercial Awareness
- Building Relationships quickly
- Effective interpersonal skills (effective questioning and active listening)
- Service Excellence
- Personal Drive

- Ability to plan and organise

Knowledge, Expertise and Experience

Experience

What does the role holder need to have done before?

- Operated in a customer facing role where service is paramount
- Experience in service and sales environment
- Has experienced a target driven role

Knowledge

What does the role holder need to know/know about and/or be qualified in?

- Awareness of Banking products, tariffs and services and knowledge of bank systems
- Customer service standards
- IT literate
- Sales standards in line with regulation
- Competitor information in relation to products and service
- Fully conversant with all Personal Sector products/services/tariffs
- Detailed knowledge of relevant Customer systems to sell
- Good knowledge of Bank's internal systems
- Awareness of Group Services e.g. Absa card, Credit Scoring Unit and Central Operations

Processing

- A detailed knowledge of the Bank's Account Opening Policies and Procedures

Other requirements specific to the role:

- Courtesy when dealing with a range of customers
- Initiative required to satisfy customer needs and seize sales opportunities

Training requirements specific to the role

Sales process and selling training, service modules and minimum regulatory training. Also includes technical training to ensure competence in account opening, and various bank systems.

Also:

- Personal Banker's Course
- Sales & Marketing Course
- Credit Scored Personal Lending Products
- Account Opening Procedures
- Know Your Customer

Absa Values

Absa Values and Behaviors represent the set of standards which governs the actions of all of us who work for the bank and against which the performance of every one of us in Absa are being assessed and rewarded:

- Trust
- Resourceful
- Stewardship
- Inclusive

Education

Higher Certificates and Advanced National (Vocational) Certificates: Business, Commerce and Management Studies (Required)

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2. Head of Treasury Execution

Locations: Absa House - ABT

Time type: Full time

Deadline: 09/07/2024

Job requisition id: R-15965852

Job Summary

The role holder will have specific accountability for the Treasury Execution and Investment Functions, focusing on executing all Funding and Investment needs of the Country and the day-to-day management of the Market, Liquidity and Credit risks that lie within the Treasury Book (Banking Book). The role holder is responsible to ensure that all risks are managed in line with the respective dealing mandates and respective policies and procedures.

Job Description

Main accountabilities and approximate time split

Key actions to include:

In respect of the bank's liquidity management, undertake the following actions:

Funding Curve/Book Ownership and Structure

- Develop local currency funding curves based on market factors and internal balance sheet structure.
- Drive strategy on local versus hard currency funding act as centre for review and challenge for business.

- Set-up Treasury Funding Execution books and Treasury Execution Services (TES) Investment books and ensure full ownership of trades, bookings, P&L and Risk
- Ensure any global changes in pricing of curves, hierarchy set-ups, or trade execution bookings are implemented in a timely manner.
- Develop and implement liquidity term premiums in local currency and ensure that these premiums are embedded in the FTP process in order to incentivize the correct behaviour based on the balance sheet structure.
- Interact with business (Corporate, Business Banking and Retail) to ensure funding curve is appropriate for business strategy and provide training to business on funding curve construction.

TES Risk Management

- Liaise with Country liquidity risk and ALM managers to ensure that all relevant businesses are transfer priced according to the Transfer Pricing policy in a consistent, transparent, and fair manner.
- Ensure all the resultant risks, quantified above, are well understood and ensure the Funding Curve is set taking the above business risks into account.
- Develop strategies to reduce the balance sheets risks created in the normal course of banking business Together with ALM, achieve these strategies by incentivizing business and by advising on products to be rolled out in the Retail, Commercial and Wholesale market.
- Represent TES on country / regional ALCOs as necessary do provide feedback on net risk positions and resultant Funding curve incentives.
- Provide country insight into stress testing and work with country liquidity managers to highlight jurisdiction / country specific issues.
- Work with business on trades, to ensure compliance with liquidity regulations, whilst ensuring the best commercial outcome Work with Finance to implement hedge accounting solutions in each country to better enable economic hedging of liquidity, whilst minimizing MTM accounting volatility
- Take Full ownership of TES risk positions, P&L generated, and actively manage both.

TES Reporting

- Daily dashboard submission to Country Management and ARO Treasury to include Liquidity, PV01, P&L flash
- Weekly liquidity conditions update (Daily in times of stress), including risk metrics.
- Monthly balance sheet updates on key liquidity and market risk metrics
- Local Currency Funding curves presented monthly at ALCO's
- P&L explanations of TES book and ownership of the flash process
- Desk level risk reports IR01
- Explain DVar in relation to TES positions.

Financing for the Firm

- Create wholesale funding franchise in Local Currency

- Establish customer base and work with Sales to originate funding
- Publish Fixed and Floating deposit screens to attract deposits and work with clients to ensure smooth process of daily funding execution
- Work with regulators and other interbank participants to develop the Money Market in country.

When required, work with DCM to issue senior debt in country

Key actions to include:

- Coordinating with the local team the issuance of (where appropriate):
- Unsecured funding (senior and subordinated capital)
- Secured funding (securitization)
- Managing the bond maturity (refinance) profile
- Identifying new funding sources and diversification opportunities

Managing Investor relations & debt related investor enquiries

Key actions to include:

- Participating in the Treasury Investment Committee
- Managing Surplus Liquidity and Liquidity Buffers to optimize risk / return.
- Investment of Liquid Assets to meet regulatory requirements and serve as a hedge for structural balance sheet positions.
- Formulating and implementing efficient asset/tenor allocation strategies by staying close to the market and enhancing value for the firm
- Enhancing portfolio yield relative to benchmark hedges provided by business within Market Risk guidelines.

Compiling and distributing detailed MI on portfolio composition and performance and drivers of performance

To be accountable for the Treasury Trading and related functions, focusing on executing all FX, Bond and Equity trading, as may be relevant, whilst achieving income and business unit growth objectives.

Ensuring the traders undertake the following:

The generation of trading income with the objective of achieving income and business unit growth objectives. The provision of pricing to the interbank market and to the sales dealers.

Ensuring that that all risks are managed under the respective portfolios according to the dealing mandate and the respective policies and procedures (adherence to market risk limits, credit risk limits, tenor limits).

Key actions to include:

- Developing and executing trading strategies in line with the Treasury strategy, the ARO Treasury trading strategy, and the trading mandate
- Approving the execution of trading strategies

- Anticipating market developments and identifying trade opportunities with risk-adjusted superior returns
 - Ensuring that the daily transactions and trading activities conform to the set business unit goals and objectives
 - Working closely with the Africa trading desk and Africa Sales to support the roll out of Risk Management Products (RMP's)
 - Reviewing and evaluating the performance of individual traders based on business development, income, relationships with counterparties and the regulator, and efforts in growing the trading franchise.
 - Keeping up to date with market intelligence and market movements and regularly updating the treasurer, the sales team, and the broader treasury team
 - Generating a daily flash P&L by the cut-off time as advised by ARO Trading
 - Establishing excellent working relationships with bank counterparties and the regulator (as is appropriate)
- Key actions to include:
- Driving the annual planning and review of trading STP, RAF and MTP budgets
 - Giving input on and approving dealer mandates for further approval by the Country Treasurer prior to submission to risk
 - Reviewing daily risk and P&L reports
- Key actions to include:
- Actively managing one's own and the team's technical and soft skills development
 - Researching, identifying and proposing training solutions to senior management for one's own and for the team's development

In everything one does, demonstrating the Absa Values of Respect, Integrity, Service, Excellence and Stewardship

Risk and Controls Objectives

Manage risk and control effectively by applying applicable risk frameworks and embedding a positive risk culture

- Understanding of own role in the end to end processes in which you play a part, including applicable risks and controls.
- Adhere to Barclay's policies and procedures applicable to own role, demonstrating sound judgement and responsible risk management.
- Report all risk events / incidents / issues using the defined process for your business area and help to understand why these happened and how to prevent them in future. Proactively look for ways to improve the control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- All mandatory training completed to deadline

Technical skills / Competencies

Personal Attributes:

- Understanding of the policies, procedures and ethical requirements of a Treasury environment
- Skills required to undertake the Leadership role:
- Subject matter expertise and relevant experience (banking and Treasury)
- Leadership and team management
- Negotiation skills
- A good communicator who is able to articulate the rationale for liquidity control and add value to business stakeholders
- Performance Imperatives:
- delivering results.
- being aware of market trends.
- achieving high standards & best practise.
- understanding of the Treasury Business Model
- Good Money Management skills.
- Understanding of treasury operational processes and controls
- Excel competency

Essential and preferred Experience

- ACI
- Anti-Money Laundering
- Sanctions
- Performance Development
- Values
- Sales skills and techniques
- Absa prescribed training
- Risk management training (market / credit / operational risk)

Absa Values

Approvals

Absa's Values and Behaviours represent the set of standards which governs the actions of all of us who work for the bank and against which the performance of every one of us in Absa are being assessed and rewarded:

- Trust
- Resourceful
- Stewardship
- Inclusive
- Courage

Education

Bachelor`s Degrees and Advanced Diplomas: Business, Commerce and Management Studies (Required)

To Apply, [CLICK HERE](#)

3. Assistant Financial Reporting Manager

Locations: Absa House - ABT

Time type: Full time

Deadline: 08/07/2024

Job requisition id: R-15965814

Job Summary

Responsible for ensuring the financial reporting processes are conducted in accordance with both Local and Group accounting & Financial Control policy and regulatory requirements.

Job Description

Main accountabilities and approximate time split

- Participate and assist on month end closing process and ensuring that all the financial reports are accurate and reliable for use to all finance stakeholders
- Take ownership and custodian of all month end journals processed in a particular month. All the journals processed in brains, SAP, and Analyst
- Perform GL/Cost centre/MGC codes maintenance and ensure that at all the time GL are available for business uses. This includes, opening, changing, closing the bank general ledger/cost centres and MGC codes, in both brains and SAP and SRM
- Manage the ETA process and ensure that all the inter group recharges receivable/payables are locked in the system and follow up to the payment process
- Assist and work closely with financial reporting manager/accounts payable team and ensure that cost reporting is accurately done by looking at cost on weekly basis and challenge accounts payable team.
- Assist financial reporting manager on monthly account ownership and reconciliation process, ensure that all bank general ledger is reconciled, and FD attestation is done on consigno
- Assist financial reporting manager in running MDM engine and update the mappings daily
- Assist financial reporting manager to run the Brains to SAP reconciliation on monthly basis
- Assist/participate on periodical audit exercises done by conformance/BIA/External auditors
- Suggest changes/improvements to increase efficiency, accuracy in financial control team
- Participate in finance related meetings such as BSRC and address the issues raised there on.

- Perform any other duties as assigned by financial control or Director of finance

Technical skills / Competencies

- Financial reporting experience
- Accounting experience
- Strong understanding of Bank of Tanzania reporting principles
- Ability to manage large sets of data
- Strong analytical skills
- Interpersonal skills
- PC skills
- Ability to work to tight deadlines without compromising accuracy

Risk & Control Behaviour

- Manage risk and control effectively by applying applicable risk frameworks and embedding a positive risk culture
- 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 judgement and responsible risk management.
- Report all risk events / incidents / issues using the defined process for your business area and help to understand why these happened and how to prevent them in future. Proactively look for ways to improve the control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- All mandatory training completed to deadline

Knowledge, Expertise and Experience

- Bachelor's degree in accounting (BCom Accounting), BAF, etc.)
- CPA/ACCA preferable
- Team player
- Proactive

Absa Values

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- Trust
- Resourceful
- Stewardship
- Inclusive
- Courage

Education

Higher Diplomas: Financial Sciences (Required)

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