


**BANK OF AFRICA**

BMCE GROUP


**Job details**

<b>Job Title:</b> General Manager Business Development.	<b>Department/Office:</b> Business Development.
<b>Supervisor/Manager Title:</b> Managing Director.	<b>Grade:</b>
<b>Positions reporting to this job:</b> <ol style="list-style-type: none"> <li>1. Digital Innovation &amp; Development Manager</li> <li>2. Head - Portfolio Quality Management.</li> <li>3. Head - Sales Coordination.</li> <li>4. Head - Marketing and products.</li> <li>5. Head - Business Banking.</li> <li>6. Head Nairobi Business Center</li> <li>7. Head Mombasa Business Center</li> <li>8. Head – Institutional Banking</li> <li>9. Head – Car &amp; Consumer Finance</li> </ol>	

**Job Purpose**-Indicate in one or two sentences the general purpose of the position (or why this job exists).

**Job Purpose:** To provide strategic leadership in business development in line with bank's overall strategy and that of the BOA Group. Will be responsible for business development and support in the following areas: Sales animation, trade finance both local and internationally, product development, business banking and alternative channels, marketing, credit portfolio quality management, corporate Banking and regional syndications, retain chain management and rationalization.

Will be responsible in leading a team of senior managers in meeting business developments strategic targets and also responsible in establishing and maintaining key relationships with stake holders in the achievement of the Bank's strategic goals.

**Job Dimensions –Responsibility for resources; people, revenue , costs , assets, planning, processes, projects.**

**Financial** – Responsible for achievement of the Bank's annual financial targets on business development and to ensure that Bank is on track to achieve its tri-annual business development plans.

**People** – Responsible for managing and achieving results through various teams – direct reportees and indirect reportees. Also responsible for ensuring that the staff engaged in business development are competent, well trained, productive and with succession at all levels of business development efficiently managed at all times

**Processes/ Projects** - Responsible for creating and approving policies and procedures that give the Bank a competitive advantage whilst fully adhering to all statutory, regulatory and BOA Group guidelines. Will ensure that the Bank's service charter is adhered to at all levels of the business development wing.

The position holder may be required to initiate and / or participate in projects locally and those from the BOA Group.

**Responsibilities and Accountabilities**-starting with strategic, managerial then operational

**1. Leadership**

- Active member of the Banks leadership, contributing to strategic, long, medium- and short-term plans aimed at achieving corporate and departmental objectives.
- Represent the Bank in business development matters through associations, regulatory bodies, community organizations and contracted suppliers and other stakeholders.

- Communicate and articulate the business strategy of the Bank to all stakeholders and keep staff engaged and focused on the business developments goals.

## **2. Financial Management**

- Coordinate development of the annual and tri-annual financial plans and budgets for the various departments under direct supervision.
- Direct the overall effort of the business units in growing business in optimum proportions so as to achieve set targets.
- Develop and deepen relationships with existing and potential customers. Identify and disseminate market opportunities and information to guide business development efforts and product development.
- Develop business relationship with other BOA Group subsidiaries and other Banks within the industry and facilitate participation in syndication Deals.
- Conduct regular business visits within the country and region both to clients of the Bank, prospects and branches/affiliates of the Bank.
- Maintain a sustainable, profitable and high-quality credit portfolio for the Bank.
- Continuously review business case for all products and business units of the Bank (including business units like branches) to ensure that all products and business units contribute positively to the strategic goals of the Bank.

## **3. Market & Customer Service**

- Develop strategies to build the BOA brand and endear it to its chosen markets.
- Position BOA Group Kenya as a preferred Bank in its niche Market.
- Ensure full adherence to the Bank's and BOA Group's customer service charter.
- Increase market share in line with strategic ambitions and in a profitable, ethical and sustainable manner.

## **4. Audit Risk & Compliance**

- Ensure adherence to guidelines, policies and procedures from regulatory authorities, BOA Group and other stakeholders.
- Ensure audit and other risk ratings for the business developments are improving and within set thresholds as per the key performance indicators communicated from time to time.
- Communicate and articulate the Bank's risk and control environment to the business development staff and ensure good appreciation of the same by all business development staff.

## **5. People Management**

- Maintain the appropriate number and calibre human resources in order to deliver exceptional service, achieve targets and maximize the efficiency and effectiveness of the business.
- Manage succession at all levels of business developments and thrive to have competent successors for every key position in the business development wing with the aim of efficient business continuity and cost management.
- Mentor and coach staff to build their capacity to perform the roles assigned to them. Provide career guidance and avail learning opportunities and assignments to enhance engagement and career progression.
- Maintain high morale and motivated throughout the business the business development wing of the Bank.
- Set performance expectations and conduct performance management evaluations in a timely manner to ensure superior levels of performance are maintained.
- Adhere to HR policies in the management of employees.

## **6. Performance & Reporting**

- Optimize the use of the Bank's Management Information System for business development and staff performance management.
- Ensure optimum segmentation of the Bank's client database and targeted marketing on the various business segments.
- Ensure data integrity is maintained regarding the database management and adequate allocation of clientele to business units and to relationship managers/Officers.
- Submission of relevant and timely reports to the various committees of the Bank and to the managing Director to aid in decision making.

### **Key Performance Indicators (at least 5)**

- Achievement of Bank Targets in all pillars as per the Tri-annual development Plan.
- Availability of adequate resources in all units/departments

- Leave Utilization as per policy.
- Competent Resources.

**Minimum Requirements-*State the academic and professional qualifications and work experience***

At least 15 year's all round Banking experience, 7 of which should have been in a senior management capacity in the area of business development.

In-depth knowledge of the local banking industry, Banking products, Banking services and Banking and other legal regulations. Sound working knowledge and understanding of general commercial regulations and practices.

- Good track record and experience in business development cutting across the following key business segments: Corporate Banking, Retail Banking especially SMEs international Trade Finance, electronic Banking and alternative delivery channels (such as agency Banking).
- Bachelor's degree (in a business-related degree) from a recognised accredited university with a Master's degree in strategic management of business administration, or other similar relevant qualification.
- Professional accounting qualification or ICT qualification will be an added advantage.

**Competencies and Attributes-*State the personal traits and technical skills required in a sentence format (Competency Statements)***

- Strong commercial attitude, with the ability to think strategically.
- Good analytical and critical thinking skills, problem solving, judgement and decision-making skills. A proven capacity to provide gainful insight and practical and pragmatic solutions to business challenges.
- Excellent communication (written and verbal skills). Strong interpersonal influencing and negotiation skills with the ability to build relationships, influence and motivate employees, customers and other stakeholders.
- Team player, able to work both independently and with diverse teams to build consensus across the organization at all levels as well as with third party partners.
- Results driven able to accept accountability, efficiency manage time, meet deadlines and communicate risks, resource needs, and priorities and deliver results.
- Proactive, high sense of urgency and attention to detail as well as ability to work under pressure, to organize and manage numerous daily business critical tasks with business-critical deadlines and deliverables.
- A demonstrated adaptability to change, present decisive response to challenges in a changing environment and the ability to influence change within others and cause positive outcomes.