

# Exciting Career Opportunities

<b>Designation:</b>	Business Banking Manager
<b>Reporting Line:</b>	Head of Business Banking
<b>Business Unit:</b>	Corporate Investment Banking
<b>Location:</b>	Lusaka
<b>Job Purpose</b>	
Job Purpose: To implement the Banks' business banking strategy focusing on every product, sales, service and distribution aspect related to business banking encompassing product development based on market analysis, sales campaigning and monitoring, portfolio- and file management and relationship and event management in order to sell the SME Value Proposition.	
<b>Key Outputs &amp; Responsibilities</b>	
<b>Strategy Implementation and Alignment</b>	
<ul style="list-style-type: none"> <li>Formulate plans to identify and attract business banking clients (e.g. through credit analysis activities and loan portfolio monitoring) to grow the bank's in-country business banking portfolio.</li> <li>Generate new business opportunities from SME clients through referrals, networking and calling programmes in order to grow the portfolio.</li> <li>Work with Head of Business Banking to translate business banking strategy into weekly, monthly and annual portfolio targets to achieve strategic objectives.</li> </ul>	
<b>Product Development and Enablement</b>	
<ul style="list-style-type: none"> <li>Research, analyse, propose and implement business banking solutions for clients to increase share of client's wallets</li> <li>Identify new product opportunities through local market intelligence as well as cross and up-selling opportunities to achieve revenue and product targets</li> </ul>	
<b>Business Development</b>	
<ul style="list-style-type: none"> <li>Formulate an activation strategy to identify and attract loans and deposit clients to the bank so that we are more competitive.</li> <li>Proactively market SME lending &amp; deposit options to current and prospective clients in order to Cross sell our other products.</li> <li>Look for ways to enhance relationships outside lending and to offer new and existing products to non-lending clients to grow the portfolio and revenue.</li> </ul>	
<b>Daily Operational Management</b>	
<ul style="list-style-type: none"> <li>Work closely with Branch Managers to ensure high service levels are maintained and that SME's in their areas are well serviced in all locations to maximize client satisfaction</li> <li>Work with Credit Department to ensure all documentation securities are in place prior to disbursing loans to achieve a seamless process.</li> </ul>	
<b>MI and reporting</b>	
<ul style="list-style-type: none"> <li>Analyse and interpret business banking related MIS to identify which segments are performing better.</li> <li>Perform competitor analysis, identify industries and collect local and market intelligence to enable informed decision-making.</li> </ul>	
<b>Governance, risk and compliance</b>	
<ul style="list-style-type: none"> <li>Ensure the function complies with all relevant internal rules, processes, policies, procedures and regulatory requirements to ensure satisfactory audit outcomes.</li> </ul>	
<b>Effective Teamwork, Self-Management and Mentoring</b>	
<ul style="list-style-type: none"> <li>Plan and manage own workflow, anticipating obstacles, juggling priorities and following through on objectives to fulfill responsibilities timeously and according to quality standards.</li> </ul>	
<b>Education Requirements</b>	
<ul style="list-style-type: none"> <li>Grade 12 School Certificate with 5 credits, English and Mathematics inclusive.</li> <li>Relevant business degree.</li> </ul>	
<b>Experience &amp; Qualifications</b>	
<ul style="list-style-type: none"> <li>Minimum 7+ years' retail banking experience with substantial exposure to all aspects of business banking.</li> <li>Knowledge of Credit Appraisal and preparation of Business Credit Applications.</li> <li>Proficiency in MS Office applications.</li> </ul>	

Interested Applicants who meet the job requirements should e-mail their CV's to [jobs-zm@bancabc.co.zm](mailto:jobs-zm@bancabc.co.zm) or [jobs-zm@bancabc.com](mailto:jobs-zm@bancabc.com). Only shortlisted candidates will be contacted. **Clearly state the job applied for in the subject field.**  
**Closing date: Wednesday 5th October, 2022.**