

Designation:	Head of Finance – Retail
Reporting Line:	Head of Business Performance & Analytics
Business Unit:	Finance
Location:	Lusaka

#### **Job Purpose**

To track and monitor country financial performance across all Retail areas and support business with relevant financial information and strategic guidance

# **Key Outputs & Responsibilities**

## **Strategy Implementation & Alignment**

- Engage with Head of Retail & Digital to provide input into and review the retail strategy.
- Provide ongoing advice to the business on the financial implications of strategy (e.g. proposed products) so that they understand the financial impact of their activities
- Regularly engage with business to understand the drivers of financial performance.

### Internal and External Stakeholder Engagement

- Act as the link between the central finance team and the business to assist the business to understand what finance can deliver
- Lead and drive solutions that enable entrepreneurial thinking by initiating and innovating financial solutions that support the Retail growth strategy

## Financial and Business Case Modelling, Budgeting and Forecasting

- Oversee the building of budgets and forecasts with input from the Business and Central Finance and other divisions and the finalization and communication thereof to business
- Advise on business performance and develop financial models to guide the analysis

### Accurate, Timely, Relevant and Insightful Reporting

- Source and consolidate the numbers into accessible reports that make sense and adds value to the business
- Provide appropriate levels of information for various stakeholders and ensure all information provided is timely, accurate, complete & relevant
- Segment customer & general ledger data to facilitate month-end reporting

## Governance, Risk and Compliance Management

- Analyse and interpret business banking related to MIS to identify which segments are performing better.
- Perform competitor analysis, identify industries and collect local and market intelligence to enable informed decision making.

### **Governance Risk & Compliance**

- Keep abreast of changes in market conditions globally and locally to be able to proactively manage the impact of those changes
- Monitor key risks and provide guidance on financial issues to ensure that there are no losses, breaches, fines or penalties.

# Team Leadership, Management and Mentoring

- Set the pace and tone for the in-country team to ensure everyone is focused on the right priorities
- Define performance objectives for staff and work closely with them to grow their skills where needed
- Promote co-operation in working with others to achieve shared goals

### **Qualifications & Technical Experience**

- Grade 12 School Certificate with 5 credits, English and Mathematics inclusive
- Professional Chartered Accountant Full ACCA or CIMA or similar field.
- Post graduate degree, professional qualification or equivalent would be an added advantage
- Highly Proficient in Microsoft Excel and Power point Applications
- Knowledge of Oracle Fusion Applications
- 5+ years' experience in similar role

Interested Applicants who meet the job requirements should email their CV's to e-mail address jobs-zm@bancabc.co.zm Please note that only shortlisted candidates will be contacted. Clearly state the position you are applying for in the subject field. Closing date: Thursdays, 9th November, 2023

# Reshaping African Banking