

MANAGER, SME BUSINESS

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Job Summary

Vacancy : 1

Deadline : May 23, 2023

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Employment Status : Full Time

Experience : 5 - <10 Years

Salary :

Gender : Any

Career Level : Top Level

Qualification : Bachelor Degree

Job Description

We are seeking an experienced and dynamic Manager to lead our client's Small and Medium Enterprises (SME) Business division. As Manager, you will be responsible for developing and implementing strategic plans to achieve growth targets, managing a team of professionals, and ensuring the delivery of exceptional service to our SME customers. This is a unique opportunity for a talented and ambitious individual to join a leading organization and make a significant impact in the SME market. If you have a proven track record of success in managing and growing a business, we encourage you to apply for this exciting position.

Sales and Business Growth

- Responsible for developing a growth strategy focused both on financial gain and customer satisfaction.
- Responsible for handling big ticket loans and deposit sales from GHS 500,000.00 upwards.
- Responsible for ensuring the achievement of monthly targets for both deposits and loans.
- Responsible for coordinating marketing sales and support activities for the business, including the design, supply, and distribution of marketing materials to prospective clients.
- Build a pipeline of prospective clients, and actively engaged such clients to convert them to active clients.
- Scan the market and feedback competitor offerings to inform product/process or go-to market strategy reviews.
- Employ a 360-degree perspective, and a value chain approach on business development to harness potential around clients.

Customer Care and Relationship Management

- Responsible for ensuring the maintenance of excellent relationships between the business and its clients.
- Segmentation of client portfolio to inform relationship management strategies.
- Collect and feedback all client complaints.
- Responsible for ensuring the effective implementation of service recovery initiatives to ensure that clients complaints are effectively addressed.
- Coordinate client visits by business and senior managers.
- Must ensure client loan requests are processed within prescribed TAT standard
- Must assist clients by delivering solutions and services as provided by the institution

Credit Analysis

- Responsible for the assessment of applications made by prospective clients in line with provisions, guidelines and standards as set out in the SME Credit Policy.
- Responsible for the preparation and presentation of credit requests to the Credit Committee
- Ensure a credit proposal is based on a thorough understating of a clients' businesses dynamics, including risks and capacity to service the exposure
- Portfolio Quality
- Must support collections team with "soft collections" techniques when required

Portfolio Quality

- Responsible for the achievement of monthly portfolio quality standards set for the business
- Responsible for adherence to agreed Compliance standards.

General Coordination of the Team

- Ensuring all team members are productive
- Ensuring each team members submit a minimum of 2 cases for disbursement every month
- Coordinating team travel requests.
- Following up with various departments and stakeholders to ensure efficient conversion of cases
- Ensuring weekly reports are prepared in time for weekly sales meetings
- To lead by example
- Any other duties specifically assigned by your supervisor

Reporting

- Responsible for weekly reporting on progress and performance to Management.
- Responsible for any other task(s) that Management may assign.

Education & Experience

Educational Requirements:

- Bachelors' degree in Business Administration, Finance, or related discipline.
- Master's degree/ MBA is an advantage.
- Digital Banking related Certifications will be an added advantage.

Experience/Knowledge

- Experience in working with multinational institutions
- At least 5 years' managerial working experience in a similar role
- Financial industry background experience in digital banking
- Deep understanding of the digital industry dynamic and competitive landscape.

Must Have

Skills

- Agile leader, with drive for continuously improving how things are done.
- Communicate, open, creative, and keen to take initiative.
- Good verbal and written skills.
- Hard working and driven.
- Self-motivated with the ability to meet project deadlines.
- Ability to work independently without supervision.
- Capable of motivating colleagues to achieve individual, department and company goals.
- Must be able to convey complex concepts in a clear and concise manner.

Educational Requirements

Bachelor Degree

Compensation & Other Benefits
