

<b>JOB TITLE</b>		<b>BUSINESS MANAGER REGION/PRODUCT</b>	
<b>JOB OBJECTIVES:</b>			
<ul style="list-style-type: none"> <li>Develop and implement strategies for the achievement of the company's sales targets across all product segments for the region from time to time.</li> </ul>			
<b>DEPT/DIVISION:</b>		<b>REPORTS TO:</b>	<b>SUPERVISES:</b>
Sales		Country Sales Manager	<ul style="list-style-type: none"> <li>State Team Lead</li> </ul>
<b>RELATIONSHIPS:</b>			<b>GRADE:</b>
Divisional and Department Heads, Employers, Labour Union, Organised Private Sector			
<b>JOB RESPONSIBILITIES:</b>			<b>KEY PERFORMANCE INDICATORS:</b>
<p><b>1. Sales</b></p> <ul style="list-style-type: none"> <li>Establishes sales objectives by forecasting and developing annual sales budget for regions and products; projecting expected sales volume and profit for existing and new products.</li> <li>Direct the execution of strategic business development and develop and maintain key relationships within the various business segments and states.</li> <li>Maintains sales volume, product mix, and selling price by keeping current with supply and demand, changing trends, economic indicators, and competitors.</li> <li>Develop new strategies, tactics, and plans for future growth of company's customer database.</li> <li>Direct activities involving sales of products or services, or other subjects of sale and ensure that the sales target is met within timelines.</li> <li>Represent the company's business interests in various conferences, trade fairs, and networking events to attract more customers.</li> <li>Develop and drive the strategy for the creation of a low risk portfolio.</li> <li>Oversee the maintenance of all assets and facilities within the region.</li> </ul> <p><b>2. Strategy, Management &amp; Business Continuity</b></p> <ul style="list-style-type: none"> <li>Set and implement the vision and strategy for the region in alignment with the corporate goals.</li> <li>Develop and manage the budget for the region.</li> <li>Provide/present formal report of activities and achievements of the region monthly to the Country Sales Manager.</li> <li>Establish and attend meetings as required.</li> <li>Participate in internal meetings or committees to provide advice on sales and sales management.</li> <li>Establish a system of knowledge management to capture, store, transfer and retrieve work done within the region for posterity and business continuity.</li> <li>Support the preparation for and response to audits and ensure that any audit requests/findings are appropriately responded to in a timely fashion.</li> </ul> <p><b>3. People Management</b></p> <ul style="list-style-type: none"> <li>Provide direction and clarify responsibilities for team members.</li> <li>Communicate effectively with team members and ensure that they are accurately and promptly informed as required.</li> <li>Ensure team cohesiveness and effectiveness within the region. Ensure a seamless handshake with the processes and teams of other department or regions.</li> <li>Ensure employee engagement within the sales team.</li> <li>Plan, support, evaluate the performance of members of the regions.</li> <li>Provide development support and equip team members with the knowledge and skills required to perform their job effectively.</li> </ul>			<ul style="list-style-type: none"> <li>Sales</li> <li>NPL</li> <li>New-to-Book ratio</li> <li># Mandate Acquisitions</li> <li>Collection Rate</li> <li>PBT Contribution (N'M)</li> <li>% Training Evaluation</li> <li>(Internal) Customer FeedbackNumber of ready successors developed (compared to bench required for critical roles)</li> </ul>
<b>COMPETENCE REQUIREMENTS</b>			<b>APPLICATIONS &amp; TECHNOLOGY</b>

<b>Functional:</b> <ul style="list-style-type: none"> <li>○ Critical Thinking, Problem Solving and Analytical Skills</li> <li>○ Relationship Management (including collaboration &amp; teamwork)</li> <li>○ Corporate networking</li> <li>○ Effective Communication Skills</li> <li>○ Financial Acumen</li> <li>○ Strategy Development and Execution</li> <li>○ In-depth Knowledge of Consumer Lending</li> <li>○ Database Management</li> </ul>	<b>Behavioural:</b> <ul style="list-style-type: none"> <li>○ Leadership, Influencing and Negotiation</li> <li>○ Mentorship and Supervision</li> <li>○ Initiative</li> <li>○ Accountability</li> <li>○ Listening Skills</li> <li>○ Time Management</li> <li>○ Flexibility</li> <li>○ Self-Drive</li> <li>○ Emotional Intelligence</li> <li>○ Continuous Learning &amp; Improvement</li> <li>○ Self-Assured, Confident and Assertive</li> </ul>	<ul style="list-style-type: none"> <li>○ Microsoft Word, Excel and PowerPoint</li> <li>○ Mambu</li> <li>○ Mosulend</li> </ul>
<b>WORK CONDITIONS</b>		
<ul style="list-style-type: none"> <li>○ A typical work environment in financial services.</li> <li>○ Requires periodic travel to branch locations across the country.</li> </ul>		

<b>JOB SPECIFICATION</b>	
<b>Educational Qualification</b>	<ul style="list-style-type: none"> <li>○ A first degree is required</li> <li>○ Master's degree as added advantage</li> </ul>
<b>Professional Qualification</b>	<ul style="list-style-type: none"> <li>○ CIMN, any other relevant certification</li> </ul>
<b>Desired Experience/ Knowledge</b>	<ul style="list-style-type: none"> <li>○ At least 5 years' experience in a Senior Management role within the Financial services industry.</li> <li>○ At least 12 years of successful sales experience in financial services industry. Good knowledge of consumer lending is preferred.</li> <li>○ Experience in market research.</li> </ul>