1. JOB TITLE: SENIOR MANAGER RETAIL AGRIBUSINESS

JOB REPORTING TO: HEAD OF AGRIBUSINESS

JOB PURPOSE
The Purpose of the job is to review and develop an annual business plan for Agribusiness Unit and contribute to the overall business strategy for the Corporate Banking Department to ensure that plans are developed and implemented in line with clear business objectives and goals that support the overall Bank strategy.

RESPONSIBILITIES FOR THE ROLE
- Ensure Agribusiness Unit adheres to the performance management calendar including objective setting and periodic quarterly reviews as well as setting measures to enhance performance.
- Identify and negotiate business opportunities with Agribusiness clients and develop overall strategies for business development to increase business in line with annual business targets on both assets & liabilities.
- Manage and enhance existing business relationships to ensure the retention of good customers in line with business needs.
- Provide clear direction to team members on the strategic plan and key focus areas and ensure their understanding and buy-in, Benchmark productivity of the department against industry standards and create measures to improve productivity.
- Analyze and review all Agribusiness client appraisals to ensure credit is granted in line with the credit policy and procedures.
- Deliver all commercial activities of Agribusiness including timely execution of loan applications, approvals, and disbursements according to the agriculture calendar.
- Through monitoring of and coordination with Zonal Managers, ensure Agribusiness targets are achieved as per the approved budget and that resources are allocated as per the Agri coverage model and subsequently ensure performance and profitability are achieved.
- Conduct reviews of the Agribusiness loan portfolio and recommend appropriate interventions to ensure it performs in line with approved performance indicators and targets.
- Review and contribute to the enhancement of the credit policy and procedures for the Bank to ensure that this is aligned with current business and statutory requirements.

- Review, develop, monitor, and control the budget for the unit and monitor the budget of the department to ensure budgets are aligned with the business plan and expenses are controlled within agreed limits. Prepare budgets for the growth of the Agribusiness unit and coordinate budget objectives to ensure targets are achieved.
- Manage the performance of subordinate staff, develop, and implement training and development plans to ensure their performance is aligned with business goals and objectives.
- Liaise with all stakeholders including but not limited to clients, government institutions, the Central Bank, and other financial institutions to ensure that the Bank's interests are properly represented and safeguarded. Manage relationships with business partners such as the Government, guarantors, donors, and various solution providers for enhancing financial inclusion to smallholder farmers and agriculture value chain players.
- Review all unit reports and related processes and procedures to ensure sound quality control and recommend appropriate interventions in line with policy. Timely coordinate and consolidate all Agribusiness reports requirements to third parties i.e., guarantors, partners, etc. according to agreed terms and conditions.
- To do any other duties assigned to you by your supervisor.

EDUCATION EXPERIENCE, KNOWLEDGE AND SKILLS REQUIRED
- Degree in commerce/ business related from any recognized University or its equivalent qualifications.
- Good knowledge of Agribusiness Value Chains.
- Sound Credit knowledge.
- Good knowledge of the bank's products and services.
- Knowledge of Agribusiness and government policies related to agricultural activities.
- Business environment awareness.
- Knowledge and awareness of BOT regulations, bank policies and procedures.
- Bank's agribusiness products.
- Risk Management skills.
- Strong leadership and negotiation skills.

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2. JOB TITLE: Relationship Manager; Agency Banking - Indirect

JOB REPORTING TO: MANAGER AGENCY PERFORMANCE AND RETENTION

JOB PURPOSE

The Purpose of the job is to be responsible for driving growing agency banking performance by growing and maintaining a strong agents' network, by managing the relationship of indirect channels i.e. Super Agents, Franchise and Freelancers to maintain a healthy agent network that meets customer demand for each Market to achieve growth in Profitability.

OWN PRINCIPAL ACCOUNTABILITIES

- Monitoring and implementing Sales strategy, Distribution/expansion of Agent's Business.
- Drive Super agents and Franchise strategy implementation through Plan and coordinating all activities with the Branches and Head office.
- Track their daily performance on Supporting agents through daily visits, training, liquidity management and other KPIs.
- Develop and cascade monthly KPIs and track their achievements that impact business growth.
- Champion development of Sales initiatives through indirect channels to enable the growth of usage and active agents base growth.
- Monthly Indirect channels commission computations to ensure they are tailored to drive growth.
- Provide necessary training and support zone/Branch to ensure that they achieve customer Acquisition through Agents
- Liaising with branch managers/zonal Relationship Managers on the identification of the new prospective agents in the Zone while ensuring compliance with KYC as per the regulation and business requirements.
- Support zone on Acquiring new business opportunities, initiating business cases and product concepts for value-added services on Agency banking, and seeking necessary approvals from within the bank.
- Development of agency banking business through optimal relationship management among stakeholders.
- Monitoring the market very closely for dynamics on customer behaviour, competition, policies, compliance, and regulations.
- Supporting other business units for cash transaction solutions using customized agency banking models.
- Ensure zone/Branch they have proper visibility on Super Agents' performance through sharing performance and conducting a meeting with stakeholders to ensure they get reports timely and use them to drive performance.
- Ensure compliance of Agency banking operations within the zone as per Banks and Regulatory requirements and periodic review of the compliance of Agency Banking business operations.
- Ensure adherence to all agent's banking operations and compliance requirements as per the bank policy and regulator.

QUALIFICATION AND EXPERIENCE REQUIREMENTS

- University Degree or equivalent Advanced Diploma preferably in Business Administration, Banking, Accounting, Finance, or any Business-related field.
- Minimum of 3 years experience in the Banking industry, Mobile Network Operator (MNO), or agency network operations with proven strong interpersonal skills.
- Prior exposure to field operations on agent network institutions/FMCG Sales/direct sales operations will be an added advantage.
- The highest level of uncompromised integrity.

- Versatile and adaptable, able to react quickly
- Able to work in a demanding matrixed environment, with a proven track record of working effectively under pressure.
- Proven ability to build effective, trusted, and credible relationships with multiple constituencies through exceptional interpersonal skills, communications, actions and presence.
- Holder of a Driving License including **Category D** and capable of Self-Drive in both Terrain.

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3. JOB TITLE: SPECIALIST: DATA ARCHITECTURE AND DESIGN

REPORTING TO: MANAGER, DATA MANAGEMENT OPERATIONS

JOB PURPOSE
The purpose of this role is to design, develop, optimize, and maintain conceptual and logical database models of all source systems and targeted repositories. Furthermore, this role involves developing database designs and recommending database architecture solutions to ensure company information is stored effectively, and securely but is also retrieved faster and efficiently using existing tools. This role also involves analyzing systems data requirements, overall design and giving architectural recommendations on appropriate methods for data capture from source, transformation logics and final storage in the data warehouse, on occasion, it will involve recommending migration methods for existing data. Furthermore, the role owner is expected to design, implement, and document data architecture and data modelling solutions, which include the use of relational, dimensional, and NoSQL databases to support enterprise data management, business intelligence, machine learning, data science, and other data-related initiatives.

RESPONSIBILITIES FOR THE ROLE
- Create data conceptual models and logical data models for each data asset.
- Establish data mapping to all the source systems tables and fields that store data assets.
- Analyze structural data requirements for new software and applications.
- Develop migration plans of data from legacy systems to new solutions.
- Design conceptual and logical data models and flowcharts.
- Implement business and IT data requirements through new data strategies and designs across all data platforms (relational, dimensional, and NoSQL) and data tools (reporting, visualization, analytics, and machine learning).
- Work with business and application/solution teams to implement data strategies, build data flows, and develop conceptual/logical/physical data models.

- Define and govern data modelling and design standards, tools, best practices, and related development for enterprise data models.
- Identify the architecture, infrastructure, and interfaces to data sources, tools supporting automated data loads, security concerns, analytic models, and data visualization.
- Work proactively and independently to address data-related project requirements and articulate design/modelling issues/challenges to reduce delivery risks.
- Be responsible for the development of the conceptual, logical, and physical data models, OLTP RDBMS, operational data stores (ODS), data marts, and data lakes on target platforms (SQL/NoSQL).
- Oversee and govern the expansion of existing data architecture and the optimization of data query performance via best practices.
- Engage with users during development and testing activities.
- Conceptualize, execute, and refine design specifications in the form of process flows, information architecture, wireframes, prototypes, and functional design specs.
- Understand complex customer data, business goals, and requirements, and translate them into functional and technical designs.
- Create customer-centric designs that meet organizational and user requirements.
- Work closely with Data Architects in the development of stored procedures as well as data integrations and aggregation.

KNOWLEDGE, SKILLS, QUALIFICATIONS AND EXPERIENCES REQUIRED
- Bachelor in computer/Data Science technical or related experience.
- At least 3 years of Analytical Systems support experience and a minimum of 3 years' experience in data design and modelling.
- Proven work experience as Data Architect, Data Modeler, or similar role.
- Knowledge in data architecture, data warehousing, master data management, enterprise information integration and ETL using a cross-section of technologies and programming languages
- A clear understanding of common data requirements as they relate to the finance, sales, marketing, and contact centre organizations. Understands the impact of the data models on complex business issues across many functions and departments.
- Minimum 3 years of hands-on relational, dimensional, and/or analytic experience (using RDBMS, dimensional, NoSQL data platform technologies, and ETL and data ingestion protocols).
- Experience with enterprise data platforms.
- Good knowledge of metadata management, data modelling, and related tools (Erwin or ER Studio or others).
- Experience in team management, communication, and presentation.
- Experience with data management and relational database design and familiarity with data formats, table joins, and ETL
- In-depth understanding of database structure principles.
- Experience gathering and analyzing system requirements.
- Experience in data mining and modelling techniques.
- Experience in SQL and Oracle.

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4. JOB TITLE: SPECIALIST: DATA QUALITY AND GOVERNANCE (2040)

REPORTING TO: MANAGER, DATA MANAGEMENT OPERATIONS

JOB PURPOSE
The purpose of this job is to work with data architects, designers, and stewards to ensure that data collected through multiple data entry touch points conform to standards in place to support various reporting and analytics requirements. This will involve identifying and analyzing data sources across a wide spectrum of systems in use within CRDB, and analyzing reporting requirements, both current and future, which will be developed, reviewed, streamlined, or changed. It further involves creating policies and procedures to make sure that data assets are properly entered into the system with the required quality and that any breach is immediately reported and corrected.

A main key element will be to develop policies and procedures, which will enable effective data entry and management across CRDB systems to enable the effective use of existing, new, and upgraded business systems. The role is highly collaborative in nature, as it involves a good understanding of business requirements, systems architecture, and best practices of OLAP designs. The post holder is expected to be a key player in supporting the data governance program in CRDB.

RESPONSIBILITIES FOR THE ROLE
- Data Management across multiple systems and business units (i.e., removing duplicates, standardizing data, and incorporating rules to eliminate incorrect data from entering the system).
- Collaborate with IT and data owners to create, validate, and maintain data quality.
- Create and maintain documentation for data standards (master data, reference data, data quality, and integration rules).
- Work closely with business units and stakeholders in identifying data-related opportunities.
- Develop data quality reports to monitor the health of the enterprises' data.
- Identify and lead data quality improvement initiatives.
- Independently develop queries to extract, manipulate and/or calculate information to fulfil data reporting requirements.
- Create and produce reports utilizing our data warehouse and summarize your findings through automated visualizations of organizations' data health.
- Synthesize complex data/analyses into clear reports and visualizations that tell the story meaningfully and make insightful recommendations on data quality improvements.
- Ensure the accuracy and integrity of the bank's data.

- In collaboration with the data governance committee, define and execute overall data management strategy including data: governance, security, collection, transformation, modelling, quality and knowledge management processes.
- Develop and maintain consultative and collaborative relationships with key data owners.
- Review existing data and operational systems about future needs and benefits and recommend improvements to meet Banks' informational and decision support needs, develop/implement improvement roadmaps and train users.
- Provide support for prioritization, project oversight and mentorship on large-scale data-related or data-intensive initiatives and measure and monitor the benefits realization of those initiatives.
- Coordinate with IT and operational counterparts to lead data-driven projects involving timelines, vendor relationships, and budgets to ensure projects are delivered with the highest quality and within specified timeframes.
- Develop and design presentations, reports, and other deliverables and summarize findings to key data stakeholders and executive leadership, communicating with both technical and non-technical team members.
- Develop baseline technology standards, tools platforms and processes in support of the overall data strategy.

KNOWLEDGE, SKILLS, QUALIFICATIONS AND EXPERIENCES REQUIRED
- Bachelor's degree in computer systems technology or a related academic field.
- Any Data Governance certification will be an added advantage.
- At least 3 years of Analytical Systems experience and minimum 2 years of experience in data governance, data architecture, data quality analysis, data management & analytics
- Advanced level proficiency in Structured Query Language (SQL).
- Experience with data analysis and profiling.
- Technical interaction with vendors, contractors, and other stakeholders
- Experience in financial services, especially in Banking, will be an added advantage.
- Knowledge in data architecture, data warehousing, master data management, enterprise information integration and ETL using a cross-section of technologies and programming languages.
- Clear understanding of common data requirements as they relate to finance, sales, marketing etc.
- Understands the impact of the data models on complex business issues across many functions and departments.
- Track record of working collaboratively with a range of colleagues to achieve desired outcomes.
- Strong data analytical and problem-solving capability.
- Strong time management, planning and organizational skills, with a flexible approach to workloads.
- Proven skills in designing, documenting, and delivering the architectural and data requirements of data marts, data warehouses and business intelligence solutions.
- Experience with data analysis, profiling, and design of rules to detect data breaches.
- Ability to mentor others and provide technical direction on data architecture, reporting, warehousing, and Online Analytical Processing (OLAP) design.

- Ability to communicate design solutions to both technical and non-technical audiences, clearly identifying and articulating the benefits to the business of recommended solutions and approaches.

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