

# 1. JOB TITLE: Position: Commercial Manager

**Duty Station: Head Office** 

### **JOB SUMMARY**

The Commercial Manager will be assisting Chief Commercial Officer on all aspects relating to physical branch network on making sure the customer experience is well managed on both growing assets and liabilities across all branch network

### **ESSENTIAL DUTIES:**

- Assume the strategic role in implementing bank strategic plan across allimportant Key performance Indicators (KPI) of GLP Growth, Business Quality, deposit mobilization and making sure all branches are profitable.
- Responsible with all clients with financing needs from TZS 30million across all branches
- Ensure a dynamic, evolving, and proactive development strategy for the Business Growth Plan and the annual Operating Plan/Budget process,
- Recognize productivity efficiency from process improvements and strengthening operational processes for faster scaling up of the business,
- Institutionalize affiliate policies and provide leadership for achieving key targets
- Oversee the delivery of financial services in the assigned branches to ensure progress toward the goals and objectives of the strategic and operational plans
- Ensure quality financial services delivery through regular visits to assigned branches, including monitoring and evaluation of marketing/sales efforts, business analysis and client screening, savings mobilization, loan disbursements, payment collection, and other aspects.
- Provide leadership to Branch Managers/Supervisors on ways to improve all aspects of financial services delivery
- Take part in the savings mobilization in collaboration with the Savings Manager to develop integrated strategy for savings mobilization

- Attract the right people in support of growth and outreach plans;
- Identify and develop high potential branch management candidates to create an operational talent bench,
- Retain and motivate staff through effective leadership, mentoring, transparent communication, performance management, and career opportunities,
- Assist in developing a distinct FINCA brand at the branch and product level and mitigate potential reputational risk,

## **QUALIFICATIONS**

- University Degree preferably in commerce and accounting (B.Com), Business Administration (B.BA/ Banking) or related discipline.
- MBA is an added advantage
- At least 5 years work experience in a recognized Micro finance institution or commercial bank, with at least three years' experience at the Manager level, or other acceptable supervisory capacity
- A well-developed ability to manage and motivate staff.
- A sound knowledge of micro finance/banking accounting computer systems and comfortable operation with the MS EXCEL (spread sheets), MS word is a MUST.
- A sound knowledge of micro finance, principles, and practices of banking.

# Apply: Send your CV not later than December 14, 2023 to TZ Recruitment@finca.co.tz

#Only shortlisted candidates will be contacted

# 2. JOB TITLE: Microfinance Manager

**Duty Station:** Head Office

#### **JOB SUMMARY**

The Microfinance Manager will be assisting Chief Commercial Manager on all aspects relating to physical branch network on making sure the customer experience is well managed on both growing assets and liabilities especially on the microfinance activities. He/ She is the overall Manager for Microfinance activities dealing with customers with needs of loans below TZS 30million and all group loan clients.

### **ESSENTIAL DUTIES:**

Assume the strategic role in implementing bank strategic plan specific to
Microfinance across all important Key performance Indicators (KPI) of GLP
Growth, Business Quality, deposit mobilization and making sure all branches are
profitable

- Ensure a dynamic, evolving, and proactive development strategy for the Business Growth Plan and the annual Operating Plan/Budget process,
- Recognize productivity efficiency from process improvements and strengthening operational processes for faster scaling up of the business,
- Institutionalize affiliate policies and provide leadership for achieving key targets
- Oversee the delivery of financial services in the assigned branches to ensure progress toward the goals and objectives of the strategic and operational plans
- Develop monthly targets and outreach plans for each assigned branch for review/approval by the Chief Commercial Officer. Assist Finance with cash flow and liquidity planning through on time submission of disbursement projections and operational expense requirements by branch,
- Monitor assigned branches performance versus plan, and provide explanations to the CCO for variances
- Take part in the savings mobilization in collaboration with the Savings Manager to develop integrated strategy for savings mobilization,
- Provide effective leadership to change the institutional culture from credit only to credit and savings,
- Attract the right people in support of growth and outreach plans;
- Identify and develop high potential branch management candidates to create an operational talent bench,
- Retain and motivate staff through effective leadership, mentoring, transparent communication, performance management, and career opportunities
- Assist in developing a distinct FINCA brand at the branch and product level and mitigate potential reputational risk

### **QUALIFICATIONS**

- University Degree preferably in commerce and accounting (B.Com), Business Administration (B.BA/ Banking) or related discipline.
- MBA is an added advantage
- At least 5 years work experience in a recognized Micro finance institution or commercial bank, with at least three years' experience at the Manager level, or other acceptable supervisory capacity
- A well-developed ability to manage and motivate staff.
- A sound knowledge of micro finance/banking accounting computer systems and comfortable operation with the MS EXCEL (spread sheets), MS word is a MUST.
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