



1. JOB TITLE: **Manager - Finance**

Job Purpose:

- Reporting on the achievement of financial targets through effective revenue growth, risk, and cost management.
- Ensuring capital adequacy with the objective of maintaining optimal capital levels, balancing the cost of idle capital against the need for medium- and long-term business growth.
- Ensuring compliance with regulatory standards, checks, and controls.
- Understanding what resources are required to generate different types of assets, liabilities, and fee income.
- Evaluating the soundness of business propositions and opportunities.
- Providing information to support business decision-making and controls.
- Ensuring close coordination of the DTBT finance function with the Group Finance Team at DTBK.

Duties and Responsibilities:

- Manage balance sheet options, financial funding resources, and business risks through balance sheet management.
- Analyze and review business performance through balance sheet and income statements.
- Provide variance reporting of management accounts, interpreting financial performance changes.
- Ensure asset efficiency (ROA, ROE, ROI) aligns with market and group expectations.
- Develop and appraise business operating plans.
- Efficiently manage liquidity requirements, capital adequacy, and the cost of capital.

- Manage the annual statutory audit of the bank and report in line with group timelines.
- Coordinate with Bank of Tanzania (BOT), TRA, and external stakeholders for audits and examinations.
- Ensure proper execution of accounting functions including bank reconciliations, payroll, supplier payments, etc.

Qualifications:

- University graduate with a mandatory professional certification (CPA, ACCA).
- Must be computer literate.

Experience:

- At least 5 years of banking experience, with at least 2 years in a senior managerial position.

Personal Attributes:

- A structured approach to dealing with complex work environments independently.
- Ability to balance long-term and short-term requirements independently.
- Strong financial analytical skills and evaluation capabilities.
- Leads by example and maintains good communication and reporting skills.
- Effectively manages large volumes of information, adding value through reporting.

Effort and Involvement:

- Prolonged periods of desk work and document review.
- Interaction, coordination, and supervision of subordinates with direct reporting relationships.

Key Performance Indicators:

- Maintain cost-to-income ratio within BOT directive of 55%.
- Review expiring contracts, negotiate better terms with vendors.
- Ensure all expenditures are within the budget.
- Provide timely and accurate MIS and statutory reports.
- Ensure timely payment of taxes, pension funds, and supplier invoices.

Performance Evaluation:

- Evaluations conducted in June and December.

2. JOB TITLE: **Manager - Performance & Strategy**

Reporting Line: Chief Finance Officer

Job Purpose:

To analyse key financial performance ratio trends, providing more insights from business activities and recommending appropriate course of action.

Duties and Responsibilities:

- Prepare periodical (Daily, weekly, monthly, etc.) business reports.
- Perform revenue assurance for all products on a daily and monthly basis for both interest income and expenses.
- Prepare business, segment, and product reports as required by the business.
- Coordinate and consolidate Business weekly report preparation while providing support to the business.
- Monitor strategy initiative implementation by comparing data with the budget.
- Conduct in-depth data analysis to identify trends, patterns, and anomalies using statistical and machine learning techniques.
- Develop and implement predictive models and machine learning algorithms to extract insights for business use.
- Create data visualizations and reports for both technical and non-technical stakeholders.
- Collaborate with data engineers and IT teams to consolidate data from multiple sources, ensuring a unified dataset.
- Perform ad-hoc analyses to answer specific business questions and provide quick insights.
- Collaborate with various departments to align analytics efforts with business objectives and provide data-driven recommendations.
- Support business teams in preparing the monthly Performance Pack by providing analytics and trends for products and processes.
- Review and validate the LGD, PD, and EAD models for impairment rates before calculating ECLS on the retail book.
- Conduct in-depth analysis of the credit portfolio, focusing on NPL, impairment loss, and sectoral performance.

- Manage Data Quality relating to Credit Reference Data Lake to comply with regulations.
- Prepare analytics reports (ad hoc, daily, monthly) for decision making, such as LLR, Vintage Analysis, and Rolling Rates.
- Provide expert guidance during credit portfolio audits.
- Monitor post-project implementation in line with business cases and provide performance reports to management and Board.
- Analyze key operational efficiencies, including human capital and system capacity utilization, and advise management on improvement areas.
- Support departments in preparing quarterly board reports timely as per the annual board calendar.
- Update bank scorecards quarterly for strategy tracking.
- Provide analytical data to support budgeting and strategic decision-making.
- Analyze variances between actual and budgeted costs and provide explanations for deviations.
- Ensure budgetary controls in every stage of the business operation.

Qualifications:

- University Degree in Commerce, Accounting, Statistics, or related fields.
- Advanced coding skills using SAS and SQL.
- Experience with analytical software and programming (SAS, Python).
- Strong analytical, quantitative, and financial market skills.
- Proficient in MS Office, especially Excel and PowerPoint.
- Attentive to detail and good at time management.
- Good presentation skills with a positive attitude.
- Flexible, dependable, and trustworthy with high levels of integrity.

Work Experience:

- At least 5 years of banking experience, with at least 2 years in a senior managerial position.

Personal Attributes:

- A structured approach to dealing with complex work environments independently.
- Ability to balance long-term and short-term requirements independently.
- Strong financial analytical, evaluation, communication, and reporting skills.
- Able to provide advice and cause/effect evaluation to support business decision-making.

- Independent and logical thinker with a focus on implementation.
- Leads by example and manages large volumes of information effectively.

Effort and Involvement:

- Prolonged periods of sitting at a desk, working on a computer, and reviewing documents.
- Interaction, coordination, and supervision of subordinates with direct reporting relationships.

Working Conditions:

- Indoor duties with meetings and engagement with internal and external stakeholders.

Performance Evaluation:

- Evaluations conducted in June and December.

Application Procedure :

If interested in the above position and meet the requirements indicated, send your application to recruitment2024@diamondtrust.co.tz

Deadline for receiving applications is: 13 th October, 2024.

NB: Successful candidates will be contacted within 14 days after the deadline of submission.

DTB is an equal opportunity employer and DOES NOT charge for applications.