

NCBA BANK

Job Title:	Head of Asset Finance	Reports to:	Group Director, Asset Finance & Business Solutions
Unit:	Asset Finance	Department:	Asset Finance
Grade:	Band 9	Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement
Overall Head of the Asset Finance Department, responsible for management of the growth and maintenance of Asset Finance (HP, OPL & IPF) portfolio including cross selling other bank products to the Asset Finance customers.

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting <i>(to add up to 100%)</i>	Output
Income, Cost and Operational Objectives	50%	Ensuring the division meets its set income and cost objectives.
Business Planning Objectives & Development	15%	<ol style="list-style-type: none"> 1. Providing strategic direction for the Asset finance division. 2. Formulate and implement strategic plans to maximise returns on the bank's investments in HP, OPL and IPF Products. 3. Identify, appraise and advice on viable investment opportunities for HP, OPL and IPF in the market. 4. Analyse key macro-economic indicators and advice on their likely impact on the Bank's Investments. 5. Ensure that the bank's investments are monitored and evaluated on a continuous basis and reported to management accordingly.
Executive Management Contribution	15%	<p>Will represent Asset Finance in the following forums:</p> <p>Internal Committees</p> <ol style="list-style-type: none"> 1. Management Committee reporting to the Group Director, Asset Finance and Business Solutions and charged with the formulation and implementation of Bank strategies.

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		<ol style="list-style-type: none"> 2. IT Steering Committee responsible for the formulation of the Bank's IT Strategy. 3. Business Development Committee responsible for the formulation and implementation of the Bank's Business Development initiatives. 4. Asset/Liability Committee charged with managing and monitoring the assets and liabilities of the bank. This committee also ensures compliance with statutory requirements. 5. Senior Risk Committee responsible for reviewing and approving facilities with limits above Kes 35 million together with reviewing the performance of all Advances. 6. Board Audit Committee (by Invitation) which reviews all areas of risk to the bank and audit reports of the respective departments. 7. Support regional Asset Finance business with formulation and implementation of their strategies. <p>External Committees</p> <ol style="list-style-type: none"> 8. Executive Council Member, Kenya Motor Industry Association (Alt. to Group Director).
Staff Management	20%	<ol style="list-style-type: none"> 1. Counsel, motivate and create a good working environment for all staff to enhance individual performance and productivity including an effective performance appraisal system. 2. Develop and agree on an annual basis, individual and team performance objectives, standards and targets. 3. Review regularly performance against agreed objectives. 4. Provide ongoing coaching and feedback to direct reports. 5. Identify development and training needs and develop plans to satisfy areas identified.

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	General Manager, Business Development Customer Experience and Operations Manager Senior Manager, Business Development , Corporate & Commercial Asset Finance Senior Manager, Business Development , SME and Business Banking

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	Business Development Manager Insurance Premium Finance
Indirect Reports	37 staff

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
<p>Internal</p> <ul style="list-style-type: none"> ▪ Credit Risk- For appraisal of loan applications. ▪ Finance – Reports + MIS . ▪ Credit Operations- Processing of release letters and booking of facilities including payments to dealers and underwriters. ▪ BRS - For follow-up of past due repayments. ▪ Operations – For opening of customer operational accounts. ▪ Regional Business – Supporting their strategy formulation and implementation. ▪ IT – Deployment of technological initiatives. 	<p>External</p> <ul style="list-style-type: none"> ▪ Customers - For business development. ▪ Competitors/Other leading Institutions – Market intelligence. To keep up with any developments in the market. ▪ Service Providers – for business support activities. ▪ Motor dealers and Original equipment manufacturers – This is the main source of business hence the need to maintain very close contacts. ▪ Business & Trade Organizations – for business development opportunities.

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make (Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.
<ul style="list-style-type: none"> • Operational, Managerial and Strategic

Work cycle and impact: time horizon and nature of impact (Planning) (e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)
<ul style="list-style-type: none"> • 1 month – 3 months

Job Specifications
<p>Academic:</p> <ul style="list-style-type: none"> • MBA in Finance or Strategic Management is an advantage • Bachelor's degree in Commerce/Economics or any Business related field <p>Professional:</p> <ul style="list-style-type: none"> • Certified Public Accountant (CPA) qualification will be an added advantage <p>Desired work experience:</p> <ul style="list-style-type: none"> ▪ 10 years' experience in Banking, out of which 5 must be in a management position in an Asset Finance environment.

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NCBA Values

- Driven - We are **passionate**, make **bold decisions** and **learn** from our failures. We seek **new challenges** and appreciate **different views** constantly raising the bar. We explore our **full potential**.
- Open - Our interactions are **candid, honest** and **transparent**. We **listen** to each other and our clients. We are **inclusive** and always **respect** each other.
- Responsive – We put our **customer's interests** at the heart of all that we do. We are **proactive**, **act quickly** and **resolutely** to deliver results. We keep it **simple** and seek new ways to **improve**.
- Trusted - As a **trusted partner** we do what is morally, right always. We keep our **word**. We are accountable and **believe** in each other.

Job competencies

Technical Competencies

- Financial analysis Skills: Ability to analyse and/or interpret financial statements, and advice accordingly.
- Analytical business and investment appraisal Skills: Keen to detail and able to conceptualize financial investment proposals and provide viable solutions.
- Technology Skills: Computer literate with proficiency in computerized financial analysis applications.
- Industry knowledge: Candid knowledge of the financial sector and investment opportunities.

Behavioural Competencies

- Goal driven and results oriented: *Enjoys being measured, and judged by financial and other performance targets.*
- Personal Ethics: *Must be honest, fair and just with self and others, and demonstrates integrity in work and business contacts.*
- Communication Skills: *Excellent written and verbal communication skills and presentation skills.*
- Interpersonal Skills: *Must be a people's person, with ability to interact with key contacts in finance and motor/equipment sector.*
- Proactive Initiator: *Must be pro-active, a self-starter and have the ability to see, grasp and advice on opportunities.*
- Human Resources Management Skills: *Staff supervisory skills and ability to train and develop staff.*