

<b>Job Title:</b>	Business Development Manager, Property Sales	<b>Reports to:</b>	Head of Property Finance - Sales
<b>Unit:</b>	Retail Banking	<b>Department:</b>	Retail Sales
<b>Grade:</b>	Band 6	<b>Date:</b>	
<b>Job holder:</b>		<b>Supervisor:</b>	
<b>Signature:</b>		<b>Signature:</b>	

**Job Purpose Statement**

Reporting to the Senior Manager Retail Property Finance, the Business Development Manager will support the retention and growth of the Property Financing Portfolio through ensuring that sales, operational and customer service deliverables are met by ensuring implementation of a sales culture within the team; effective risk management framework and inculcating customer service excellence to achieve growth and profitability, through **efficient utilization of resources**. The purpose of the role is to grow the Retail mortgage and construction finance book.

<b>Key Accountabilities (Duties and Responsibilities)</b>		
<b>Perspective</b>	<b>% Weighting</b> <i>(to add up to 100%)</i>	<b>Output</b>
<b>Financial</b>	<b>Business Growth (60%)</b>	<ul style="list-style-type: none"> <li>• Execute a defined tactical plan to grow the Property Financing customer base, deposit, asset and high value yield per customer to achieve profitability targets through revenue maximization and prudent cost management and increase product utilization</li> <li>• Partner with branch, and sales team network to generate sales: You will be required to work closely with the branch network to leverage its distribution to deliver solutions across the country</li> <li>• Maintain and grow the existing Mortgage Business customers through enhanced Relationship Management.</li> <li>• Establish new Retail banking business relationships within the existing Corporate, SME &amp; Institutional Banking customers base</li> <li>• Maintain a good loan book, ensure accounts out of order are reduced and downgrading/provisions are reduced.</li> <li>• Monitor and Manage Mortgage customer complaints, constantly review service delivery standards and position staff in a way, which ensures maintenance of the highest service standards.</li> </ul>

		<ul style="list-style-type: none"> <li>• Ensure Portfolio At Risk (PAR) of the assigned Mortgage Business facilities is within the set targets in liaison with the Remedial team</li> <li>• Overall management of the Mortgage Business products to ensure superior service offering to all customers, reduction of fraud and losses through income leakages and write offs.</li> <li>• Implementation of first-class corporate governance through adherence to set policies and procedures.</li> <li>• Ensure 100% participation in product promotional activities, customer events and scheduled product clinics.</li> <li>• Planning and preparing client presentations: A large part of the role will be to communicate clearly to prospective clients the solutions that the bank offers. The target group would be large corporates, SMEs and individuals and the presentations should be suited to the right target group</li> <li>• Constantly engaging signed up partners to ensure maximum uptake of solutions: You will be the go-to person for signed up partners to address challenges they may have with the solutions provided.</li> <li>• Own senior management relationships in partner organizations: You will be expected to build and maintain relationships with senior leadership of partner organizations with a view to growing business.</li> <li>• Work with partner organizations to assist them reach their objectives. You will be expected to work with partner organizations to help them meet their objectives by partnering with NCBA and taking up our digital solutions. The idea is to offer a symbiotic relationship with partners</li> </ul>
<p><b>Internal business processes</b></p>	<p><b>(25%)</b></p>	<ul style="list-style-type: none"> <li>• Ensure preparation and maintenance of appropriate reports</li> <li>• Plan and execute a micro marketing calendar of monthly, quarterly and half yearly events/ activities that aim at ensuring the property financing business objectives i.e. sales, service, relationship management and operational goals are met</li> <li>• Minimization of exposures to and impact of risks assisted with KYC, AML and portfolio maintenance.</li> <li>• Ensure training and development is embedded in the property finance team i.e. Soft skills, product knowledge, selling and operational skills and promote a culture of performance, belonging and ownership amongst the colleagues.</li> </ul>

		<ul style="list-style-type: none"> <li>Adherence to and application of established policies, processes, procedures and tools to achieve optimal efficiency, compliance and cost containment.</li> </ul>
<b>Customer</b>	15%	<ul style="list-style-type: none"> <li>Customer satisfaction</li> <li>Service Delivery Standards and Benchmarks</li> <li>Customer base and active accounts growth targets</li> <li>Product development &amp; release benchmarks</li> <li>Customer banking services wallet share</li> <li>Customer retention</li> <li>Sales effectiveness and quality</li> </ul>
<b>Learning and growth</b>		<ul style="list-style-type: none"> <li>Ensure E-learning &amp; training for self and direct reports as per policy.</li> </ul>

**Job Dimensions**

<b>Reporting Relationships: jobs that report to this position directly and indirectly</b>	
Direct Reports	None
Indirect Reports	Customer Product Advisors --Property Finance Advisors

<b>Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.</b>	
All Internal Departments – Credit, Corporate, Consumer Banking and Business Banking, Legal, Branches, Funds Transfer, Cash Management, Executive.	External Property developers Lawyers Valuers Institutions in the property space

<b>Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make</b> <i>(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.</i>

<b>Work cycle and impact: time horizon and nature of impact (Planning)</b> <i>(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)</i>
<b>1 year</b>

<b>Ideal Job Specifications</b>
<b>Academic:</b> <ul style="list-style-type: none"> <li>University Degree</li> </ul> <b>Professional:</b> <ul style="list-style-type: none"> <li>Proficiency in use of MS Office tools</li> </ul>

### Ideal Job Specifications

#### Desired work experience:

- At least 5 years banking experience, 3 of which must be in Sales
- Knowledge and understanding of the processes and procedures of lending.
- Ability and Flexibility to travel widely and be accessible to customers from different global time zones

### NCBA Core Value Behaviours (Performance Drivers)

**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 are **proactive**, act quickly and resolutely to **deliver results**. We put our **customer's interests at the heart** of all that we do. 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**.

### Ideal Job competencies

Technical Competencies	
Pragmatic Problem Solving Skills	Ability to handle and resolve intricate problems, adapt to new environments and provide effective solutions.
Knowledge of banking and business operations	Well round knowledge of all the Bank's operations and processes and excellent knowledge of Bank policies and procedures to consistently achieve required compliance standards or benchmarks
Professional Ethics: Skills	Must operate and practice within the professional code of conduct, be honest, with self and colleagues.
Compliance and Regulatory Framework	In-depth knowledge of products, services and delivery channels including relevant compliance and regulatory requirements.
Strong Customer Service focus	Ability to effectively follow through with customer enquiry
Leadership and People management skills	Strives to achieve results, enjoys measuring others, being measured, and being judged on performance standards.
Risk Assessment and Analytical Skills	Ability to quickly grasp operational risks, interpret financial statements and advise accordingly. Attention to detail is a must have
Planning and organizing	Ability to establish priorities, manage conflicting priorities and deadlines.

<b>Technical Competencies</b>	
Communication and Interpersonal Skills	Well-developed oral and report-writing skills, ability to work in team set-up.
Decisive and Independent	Ability to work independently, consult where necessary and make informed and firm decisions.
Commercial Awareness	An understanding the key business issues that affects profitability and growth and takes appropriate action to maximise on the same.

<b>Behavioural Competencies</b>	
Results and Achievement Oriented	Strives to achieve results, enjoys measuring others, being measured, and being judged on performance standards and those of others he leads.
Personal Ethics	Must be honest, fair, just but firm with self, and of high integrity
Good Selling and Negotiation Skills	Must be a good negotiator, particularly in when selling new ideas on changing products and work practices
Good leadership & Interpersonal Skills	Ability to work with different teams, lead and build motivate them.
Pragmatic thinker	Ability to be practical and relate new ideas to actual rational results.
Flexible and adaptable	Ability to quickly adjust to new changing trends and remain effective when faced with new challenges and responsibilities.