



<b>Job Title:</b>	Senior Business Manager	<b>Reports to:</b>	Group Director, Global Markets
<b>Unit:</b>	Group Director, Global Markets	<b>Department:</b>	Global Markets
<b>Grade:</b>	Band 6	<b>Date:</b>	
<b>Job holder:</b>		<b>Supervisor:</b>	
<b>Signature:</b>		<b>Signature:</b>	

<b>Job Purpose Statement</b>
<p>The main purpose of this role is to support Global Market's Group Director's office in Strategy development and implementation, sales development and management, portfolio and market analysis and performance management as well as offer project management support to ensure effective and timely implementation of Business Units strategic projects.</p> <p>In particular, ensure that activities being implemented align to the Bank's overall strategic objectives and budgets. To work with senior leadership to chart the course, expand business by facilitating the implementation of strategic initiatives that the Group Global Markets should be focused on. This includes the defined and approved target market that supports the bank's capital allocation, revenue and balance sheet targets and facilitate the development of different strategies for growth and increased profitability at portfolio level.</p> <p>The role will also provide direct support to Global Markets Division by preparing reports that provide analytical insights for business analysis and performance measurement. This includes examining cash flow and financial statements to generate summary reports, developing financial models and preparing forecasting reports for financial projections.</p> <p>The role also works alongside other business analysis units across the bank to prepare ad hoc analyses for change projects in aid of decision making.</p>

<b>Key Result Areas</b>		
<b>Perspective</b>	<b>% Weighting</b>	<b>Output</b>
<b>Financial</b>	40%	<p>This position is responsible for supporting the achievement of Global Markets' financial returns through facilitation of budgets and targets, tracking, and monitoring the achievement thereof.</p> <p><b>Analytics and Reports Management</b></p> <ul style="list-style-type: none"> <li>• Coordinate, facilitate &amp; review data, insightful and timely reports that can be used to make appropriate decisions.</li> <li>• Facilitate budgeting, target setting and cascading.</li> </ul>

<b>Strategic</b>	35%	<p>This position is responsible for collaborating with internal and external partners to develop and oversee implementation of Business Unit's strategies that result in growth and return on value in line with shareholder expectations. This includes providing insightful feedback on products and solutions that help in the customisation and development of new products/solutions.</p> <p><b>Strategy, Change and Execution</b></p> <ul style="list-style-type: none"> <li>• Act as lead strategy definition and implementation coordinator,</li> <li>• Track and monitor implementation,</li> <li>• Prepare strategy and business review &amp; update reports.</li> </ul>
<b>Customer Experience</b>	10%	<p>This position is responsible for driving customer satisfaction through providing insightful analysis and reports to the department that help drive great experiences for their customers.</p>
<b>Processes &amp; Procedures</b>	10%	<p>This position is responsible for adhering to approved policies and procedures and providing feedback on the same so as to keep them competitive.</p> <p>The jobholder will embrace a digital way of working that results in efficient and impactful engagement and accurate delivery of service.</p>
<b>Learning and growth</b>	5%	<p>Delivering the performance objectives set and managing his/her own learning and development to build capacity and avail him/herself for coaching and training opportunities.</p> <ul style="list-style-type: none"> <li>• Level of own development plan maintenance.</li> <li>• Own competency score.</li> </ul>
<b>Operating Environment</b>	<p>The position is based in an office environment but allows for remote working. The position holder may work outside the office environment; in the field visiting clients, meeting with industry stakeholders, making presentations in various forums, etc.</p>	

Key Responsibilities	Performance Measurement Criteria
<p><b>Financials, strategy and business management</b></p> <ul style="list-style-type: none"> <li>• Facilitate the setting of annual targets in line with business plans &amp; ensure all these are cascaded and understood by the teams.</li> <li>• Facilitate effective communication and coordination within the business unit and with other departments to ensure quick problem resolution in an effective and efficient manner.</li> </ul>	<ul style="list-style-type: none"> <li>• Balance Sheet and Revenue targets as will be defined for the business unit and specific portfolios.</li> <li>• Level of growth in market share.</li> </ul>

Key Responsibilities	Performance Measurement Criteria
<ul style="list-style-type: none"> <li>• Actively engage with the relevant stakeholders to ensure measurement is continuously improved and maintained in line with the strategic intent of the Business Unit.</li> </ul>	
<p><b>Analysis prepared for Sector Heads</b></p> <ol style="list-style-type: none"> <li>a. Pre-meeting briefs to Industry Heads on sector/industry performance. {E.g. deposits maturity profile, industry performance per sector, account behavior over a period of time, individual RMs performance, etc.}</li> <li>b. Weekly balance sheet performance per Relationship Manager – The report highlights weekly portfolio performance against budget, key movements and gap to achieve set target.</li> <li>c. Monthly performance report per Relationship Manager. The report covers financial and non-financial deliverables. <ol style="list-style-type: none"> <li>i. Balance sheet and total revenue performance against set target. Efficiency ratios per Relationship Manager’s portfolio are assessed and recommendations elaborated.</li> <li>ii. Use of digital workflows and processes to achieve efficient, impactful engagement with our customers and accurate delivery of service. The report addresses count (number of call reports per month, account plans, etc.), SLA and quality of account plans and call reports logged in CRM on monthly basis.</li> </ol> </li> <li>d. Updated 12 months profitability report per customer. The report is updated on monthly basis in liaison with BI team.</li> </ol>	<p>Timely, accurate, relevant reports and analyses in the agreed format.</p>
<p><b>Analysis for GD- Global Markets Banking office Reporting</b>  Coordinate comprehensive reporting to Group Director's office.  Utilise the MIS system for continuous tracking of own performance, monitoring of customer satisfaction and provision of management / statutory reports as applicable.  Prepare and submit reports to the relevant stakeholders within agreed format and timelines (daily, weekly, monthly, quarterly).  Present reports that facilitate informed and sound decision-making. Trends, insights and concerns with recommendations clearly elaborated.</p> <ol style="list-style-type: none"> <li>a. Facilitating business planning sessions across Global Markets Division, providing insights on historical financial performance, walkthrough on peer performance and preparing forecast drafts.</li> <li>b. Modeling business performance based on historical data and make recommendations such as optimal balance sheet growth targets, monthly forecasts/projections based on YTD run rate, etc. to businessheads.</li> <li>c. Prepare and update the Pipeline Report &amp; Target Market Lists for Global Markets. This includes ensuring deal pipelines, month to date asset drawdown reports and deals at target market stage are kept updated on a weekly basis. The report feeds into all other reports consumed at department level, senior management level and board committees.</li> </ol>	<p>Timely, accurate, relevant reports and analyses in the agreed format.</p>

Key Responsibilities	Performance Measurement Criteria
<p><b>Management and Board committees</b></p> <p>a. MANCOM – Prepare the monthly MANCOM report that details P&amp;L and balance sheet performance at department level. The report aids in reviewing department's financial performance and informing strategic actions needed to steer performance within the annual business plan.</p> <p>b. ALCO – Develop the ALCO report on monthly basis that details balance sheet performance by sector, currency, product mix, and forecasted performance. The report should aid the bank to derive the most appropriate strategy for bank's balance sheet in terms of the mix of assets and liabilities and give future expectations and the potential consequences of interest-rate movements, liquidity constraints, and foreign exchange exposure and capital adequacy.</p> <p>c. Board Credit Committee (BCC) – Prepare Global Markets report to BCC that addresses performance against budget, Sector performance and concentration, YTD yields and cost of funds per product &amp; currency, yield and cost of funds curves, balance sheet trend analysis and performance of top 50 names by assets, liabilities and revenue. The report is aimed at enhancing monitoring of top names with a view of arresting early warning signals.</p>	
<p><b>Compliance and Revenue Assurance 1.</b></p> <p><b>Global Markets Segmentation</b></p> <p>Review existing and new to bank customers on boarded by Global Markets RMs in a bid to ensure that customers are segmented correctly. Make recommendations for reclassification on monthly basis.</p> <p><b>2. Revenue monitoring</b></p> <p>Develop internal finance controls which include; Weekly facility fees report.</p> <p>The report to be extracted and shared with Global Markets Team on a weekly basis with a view of;</p> <ul style="list-style-type: none"> <li>• Tracking facility fees collected to meet monthly target.</li> <li>• The report also tracks prior year performance to arrest any revenue leakage.</li> </ul> <p>-&gt;Track product performance and highlight variances and outliers for corrective remedies.</p> <p>-&gt;Constructively challenge, input and maximise value in key business areas and drive exceptional business performance through business partnering.</p>	<p>Timely, accurate, relevant reports and analyses in the agreed format.</p>
<p><b>Risk Mitigation, Compliance &amp; Audit</b></p> <p>100% adherence to policies, procedures and statutory guidelines. Minimise exposure to bank wide risks, enforce zero tolerance to non-compliance with KYC and AML regulations.</p> <p>Close gaps/lapses identified, take corrective and preventative actions identified by audit, risk and compliance reviews; investigations or other assessment mechanisms within the agreed time frame.</p>	<p>→ Audit, Compliance and Risk Rating = Acceptable (3).</p> <p>→ Audit issues closed within the quarter of identification, or within the agreed time</p>

Key Responsibilities	Performance Measurement Criteria
	frames, whichever is shorter. → Nil repeat findings. → CBK rating – Strong. → Policy knowledge – average rating of Reading 100%; Written 90%.
<b>Performance &amp; Development</b> Deliver performance objectives set. Institute immediate corrective action where performance is below par. Proactively manage own learning and development. Adhere to annual leave plan agreed with line manager. Adhere to HR policies.	→ Performance rating = meet expectations, reviewed monthly. → Product knowledge – average rating of 90% based on the test scores. → 360 degree feedback rating. Competency rating.

**Job Dimensions**

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	One
Indirect Reports	None

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
<b>Internal Stakeholders</b> Group Director- Global Markets .GMD's Office. Regional Global Markets Business Heads. Global Markets Sector Heads Group Director Finance Chief of Staff and Group Strategy Office Technology and Operations Customer Experience Group Director- Retail Banking Global Markets Internal Audit and Compliance units	<b>External Stakeholders</b> External Auditors and Tax advisors Research Institutions and Marketing Agencies

**Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make based on the key result areas of the position.**

Decisions are limited to approved processes and procedures. Deviations require approval from line manager.

**Work cycle and impact: time horizon and nature of impact.**

The job holder operates on a 1-year time horizon works on a quarterly cycle, broken down into weekly and/or monthly timelines

NCBA Values	
Value	Competencies
Driven	<p><b>Achievement Driven:</b> takes responsibility for personal performance and strives to improve or meet standards of excellence.</p> <p><b>Resilient:</b> sustains interest and effort and perseveres to accomplish a task or goal despite obstacles and setbacks.</p> <p><b>Social and Cross-cultural Awareness:</b> interacts with people (colleagues, customers, stakeholders and the public at large) in different social and cultural environments, showing respect and positive regard for them in an ethical and appropriate that are consistently with the values of the organization.</p> <p><b>Engagement:</b> communicates to create understanding. Is able to determine the deeper meaning or significance of what is being expressed. Can communicate information in various formats to best address the audiences' needs, leveraging and developing content using new media forms to create persuasive communication that successfully influences others.</p>
Open	<p><b>Accountable:</b> focuses on results and achieving personal work objectives. Able to develop tasks and work processes for desired outcomes. Accepts responsibility for own actions and decisions and demonstrates commitment to accomplish work in an ethical, efficient and cost-effective manner.</p>
Responsive	<p><b>Agile:</b> able to change plans, methods, opinions or goals in light of new information, with the readiness to act on opportunities</p> <p><b>Grit:</b> able to address multiple demands, pressure and competing priorities in a changing environment.</p> <p><b>Problem Solving, Judgment &amp; Decision Making:</b> gathers facts, data and information from various sources, explore the various components and concepts, apply logic and knowledge to make informed decisions, solve problems or generate new ideas/solutions.</p> <p><b>Transdisciplinary:</b> able to understand concepts across multiple disciplines.</p> <p><b>Judicious:</b> able to discriminate and filter information for importance and to understand how to master new tools to manage it.</p>

NCBA Values	
Value	Competencies
Trusted	<p><b>Trustworthy:</b> is honest and has integrity.</p> <p><b>Collaboration:</b> works and coordinates cooperatively, effectively and empathetically with others in real or virtual teams to achieve a common goal. Proactively participates in building a group identity characterized by pride, trust and commitment. Learns from and contribute to the learning of others. Relates to others in a confident and relaxed manner. Prevents and/or manages conflict.</p>

### Job competencies

Core Competencies	
<b>Banking / Financial Institutions Knowledge</b>	<p>Certified fundamental understanding of risk, products and operations related to banking and financial services.</p> <p>Working knowledge of own area of operation.</p>
<b>Product Knowledge</b>	<p>Functional understand of the product. Can communicate and present the value proposition of the product to the customers and colleagues.</p>
<b>Business Acumen</b>	<p>Displays a business-oriented mind-set that drives the Bank's agenda.</p> <p>Applies knowledge of industry, market and business trends to identify opportunities, prioritize activities and deliver business results.</p>
<b>Financial Acumen</b>	<p>Able to analyze and interpret financial data to make appropriate business suggestions and decisions.</p> <p>Understands the connection between operations and financial performance.</p>
<b>Customer Engagement (internal and external)</b>	<p>Engages customers and identifies their apparent and underlying needs by deducing from the engagement the deeper meaning or significance of what is being expressed.</p> <p>Communicates information in various formats to best address the customers' needs.</p> <p>Captures relevant customer information and leads from the engagement so as to anticipate and continually serve the customer in the most in an appropriate way.</p>
<b>Digital</b>	<p>Automates customer interactions to boost the number of self-service options, resolve problems quickly, personalize communications to be more relevant, and deliver consistent customer journeys independent of channel, time, or device.</p> <p>Builds flexibility to respond to and anticipate customer demand</p>
<b>Leadership</b>	<p>Individual contributor –exercises self-leadership delivering assigned work in line with professional and technical standards within given time frames. Is reliable and works collaboratively.</p> <p>Has the cognitive intelligence to draw together contrasting strands of information and present a compelling position.</p> <p>Adheres to the company's values and policies and delivers to set objectives. Has high moral intelligence.</p>

Professional Competencies	
<b>Business Analysis</b>	<p>Working knowledge of organization, processes and customers; business rules govern the way a business operate, data and information the business cares about, etc.</p> <p>Models business and process improvement.</p> <p>Solves a range of straightforward problems, analyses possible solutions using standard procedures using critical and analytical thinking, collaboration and negotiation and presents recommendations.</p> <p>Competent in analytical techniques, utilizing the most appropriate for each situation.</p>
<b>Industry Knowledge</b>	<p>Has common knowledge about the industry / sector.</p> <p>Continuously builds industry knowledge through engagements with players in the industry, and through other knowledge sharing/building interventions: periodicals, seminars, workshops, forums, etc.</p>
<b>Networking Skills</b>	<p>Continuously builds and strengthens relationships with colleagues within the organisation; with existing and potential customers, partners, regulators, suppliers, etc. for smooth, efficient, accurate and value- adding service delivery.</p>
<b>Follow Through</b>	<p>Can be counted on to follow through on commitments and promises with an appropriate sense of urgency, completing them in a timely and reliable manner; consistently, in all cases, keeping others aware of task/assignment status.</p> <p>Does not lose interest before the case is closed and communicated back to all stakeholders.</p>

Behavioural Competencies	
<b>Emotional Intelligence</b>	<p>Knows own strengths and limits; aware of own emotions and the effect they have on others and has the self-control to keep disruptive emotions and impulses in check.</p>
<b>Agile</b>	<p>Able to change plans, methods, opinions or goals in light of new information, with the readiness to act on opportunities. Highly effective in adapting to differing environments. Implements incentives and metrics to support such agility.</p>
<b>Self-Development</b>	<p>Have a strategic approach to personal and professional development actively seeking feedback from others to which they will respond by establishing self-development goals.</p>
<b>Leadership</b>	<p>Creates an environment that benefits everyone in it and lifts the entire organization.</p> <p>Is not afraid to speak their mind, and is always prepared to raise difficult issues with others.</p> <p>Be personally robust and self-confident in pursuit of their objectives. Maintain a positive "can-do" attitude to achieve what needs to get done.</p> <p>Capable of developing a sound understanding of the motives, needs and concerns of customers.</p> <p>Can anticipate the motives and expectations of others effectively.</p> <p>Team members feel included, valued, and trusted, such that they work impactful with each other and with other teams.</p>



**Qualification**

Bachelor's degree in mathematics, actuarial science, statistics, computer science or related field from a recognized accredited university.

**Experience**

At least 6 years' experience working in the area of data analysis in a role requiring:

- Ability to understand business at a level of detail that enables them to identify and document business requirements and address critical issues;
- Adeptness at queries, report writing and presenting findings as well as oral and written communication skills;
- Demonstrated understanding of the design and development of reporting tools and dashboards;
- Knowledge of statistics and experience using statistical packages for analysing large datasets (Excel, SPSS, SAS etc.),
- Strong analytical, critical thinking and problem solving skills with the ability to collect, organize, analyse, and disseminate significant amounts of information with a very high level of attention to detail and accuracy; and
- Ability to organise, plan and prioritise assignments within multiple projects and to work with minimal direction and be very flexible to coordinate complex activities that are often subject to rapid or extensive changes; and the ability to work well within a team.
- Should have good leadership skills.
- Should have very good knowledge of the financial industry and commercial awareness.
- Should have experience with risk management and compliance.
- Experience in project management and relationship management is essential.
- Should have very good attention to detail.