



JOB ADVERTISEMENT

Azania Bank Ltd is a Commercial Bank which has recorded fast growth. Currently the Bank is seeking to recruit highly motivated, result-driven and qualified Tanzanians professionals to fill the following positions -

1. JOB TITLE - BUSINESS SUPPORT MANAGER

1.1 Nature and Scope -

Monitor the credit portfolio for early warning signals for timely follow up on remedial strategies and recovery strategies for NPLs and Participate in the loan management process by providing expertise for the credit portfolio management.

1.2 Tasks and Responsibilities:

- Uphold Azania Bank core values of maintaining professionalism, being accountable and innovative, maintain high level of integrity as well as championing team work spirit in everyday activities.
- Ensure compliance with the internal policies and procedures;
- Review daily the credit portfolio for early warning signals of default and non-compliance to credit facility approval conditions and escalate to the business units for their action;
- Work with business units to ensure that NPLs are minimized and maintained below the bank's tolerable limit.
- Ensure that all accounts in arrears have been identified and the status of each has been updated;
- Ensure that all advances in excess and expired have been identified and the status of each has been updated.
- Ensure that all advances have been issued with renewal letters three months prior to expiry of respective limits.
- Follow up with Business units on remedial actions accounts in arrears and for non-compliance with credit facilities approval conditions;
- Monitor planned remedial actions and recovery strategies for defaulting borrowing customers and provide status reports monthly to the Management;
- Prepare Credit portfolio provision report quarterly taking into account both qualitative and quantitative factors;
- Ensure that the account in arrears and recovery procedures are adhered to;
- Perform any other duties as assigned by Management from time to time.

1.3 Qualification, Experience and Competences

- Bachelor Degree in the field of Finance & Banking, Accounting, Business Administration, or other related fields.
- Five years' experience in credit management functions preferably business support functions.
- Strong communication, interpersonal and leadership skills.
- Good management skills with the ability to make decisions in tough circumstances.
- Able to manage and lead staff
- Report writing skills
- Ability to work under pressure, and highly self-motivated
- Demonstrate high level of ethical commitment and trustworthiness.

2. AGRIBUSINESS OFFICER

2.1 Scope of responsibilities

The position involves getting appropriate markets and marketing options for agricultural produce and its linkages to various value chain stakeholders. It will also oversee various funding options for agricultural activities and devise sustainable linkages with financial service providers aimed at ensuring reliable cashflows sufficient to

cover financial commitments to the funders.

The objective is to have adequately funded agricultural sector capable of generating reliable and sufficient cashflows that guarantee creditworthiness customers who use and deploy banking services for mutual development of the parties, namely the players in agricultural projects and their value chains as well as the financier - a banking institution.

2.2 Duties and responsibilities

- Take the lead in identifying, developing and growing credible agricultural projects capable of utilizing bank services for efficient agro projects.
- Enable the bank to extend banking services to agricultural sector players and use the opportunities to grow customers from the sector and grow the bank's balance sheet and revenue generation from the sector.
- Conduct a comprehensive financial analysis and evaluation of various agricultural projects and recommending to the Management for funding as well as devising appropriate terms and conditions for offering various products and services to the sector.

Work closely with Bank Management to develop a funding systems approach to support the agriculture and its value chains to be supported by the bank and other appropriate partners and engage them for optimal allocation of resources aimed at growing business of all related parties.

- Define short term, medium and long term strategy for the bank to finance the agriculture sector taking into account interests of various stakeholders including optimizing risks and other engagement options.
- Provide active agricultural sector portfolio management and advisory services for the bank.
- Initiate and devise appropriate policy, procedures and processes necessary for guiding agriculture sector funding, credit accommodation as well as business development within the bank.
- Create, utilize and maintain strategic business collaborations, alliances, synergies and arrangements between bank stakeholders aimed at boosting and maintaining business growth between the parties.
- Initiate and recommend relevant improvements in the agri-business enterprises that would enable the bank realize better returns on their investments.
- Initiate and create publicity and awareness programs on agribusiness available at the bank and engage various stakeholders aimed at raising consumption levels of accompanying bank products and services.
- Perform any other duties as assigned by Management from time to time.

2.3 Qualification, Experience and Competences

- Degree in Agricultural Economics, Agriculture, Agribusiness and any other related field of study.
- Master's degree in Agricultural economics, Agribusiness provides an added advantage.

3. FUND MOBILISATION AND SYNDICATION OFFICER

3.1 Scope of responsibilities

This post requires one to be able to raise and mobilize funds from appropriate sources for financing various bankable projects including the industrial, agriculture and their associated value chains. Should also be able to identify and initiate possible syndication arrangements aimed at effectively funding all creditworthy projects requiring bank participation.

The objective is to have adequate, reasonably priced financial resources to fund all bankable projects through well thought and evaluated funding sources capable of maintaining bank profitability and growth of quality assets.

3.2 Duties and responsibilities

- Take the lead in identifying, analyzing and evaluating potential funding sources and opportunities to be available for the bank to utilize in funding various creditworthy projects including syndication arrangements as applied by existing and potential customers of the bank as well as devising appropriate terms and conditions for the facilities.

- Leverage funds by acting as an arranger, identifying investments, structuring deals and negotiating loan documents with borrowers in coordination with other financiers.

- Coordinate processing of agreements in connection with funding opportunities and ensure effective and timely follow up to the related parties.

- Create publicity and awareness programs on fund mobilization and provide active portfolio management and advisory services for the bank.

- Initiate and devise appropriate policies and procedures for fund mobilization and ensure their compliance by practicing members of staff.
- Initiate and devise appropriate policy, procedures and processes necessary for guiding funds mobilization and syndication arrangements within the bank.
- Create, utilize and maintain strategic business collaborations, alliances, synergies and arrangements between bank stakeholders aimed at boosting and maintaining business growth between the parties.

- Initiate and create publicity and awareness programs on funds mobilization options available at the bank and engage various stakeholders aimed at raising consumption levels of accompanying bank products and services.
- Perform any other duties as assigned by Management from time to time.

3.3 Qualification, Experience and Competences

- Degree in Finance, Banking, Economics, Business Administration, Accounting and any other related field.
- Master's Degree will provide additional advantage

4. INDUSTRIAL FACILITATION OFFICER

4.1 Scope of responsibilities

The position holder will lead in development of commercial opportunities and initiate, coordinate and oversee the bank's industrial facilitation and financing window functions are effectively carried out and advise the bank management accordingly. The objective is to grow and increase the number of bankable industrial projects and their associated value chain that the bank can venture into facilitation and financing.

The position should bring to the bank the required effort and coordination in identifying, recruitment and maintenance of quality industrial projects in a bid to grow the bank's balance sheet and the related sources of income.

4.2 Duties and responsibilities

- Identify, locate and propose potential industrial projects and their value chains and analyze their financing and operational requirements. Should also evaluate possible financing options and mechanisms and recommend appropriate equity investments and bring them on board so as to establish and maintain their relationship as customers to consume bank products and services.

- Perform evaluation of industrial projects business and strategic plans, related business and operational plans and ensure their translation into bank business opportunities for revenue generation.

- Champions discussions for industrial projects deals by coordinating requirements; developing and negotiating contracts; integrating contract requirements with bank business operations and financing options.
- Work closely with other bank units, departments and branches to maximize growth of balance sheet as well as revenue lines from industrial projects and associated value chains.

- Initiate appropriate policies & procedures for industrial facilitation in the bank and comply with bank policies and procedures for industrial projects financing and related business development.

- Initiate and devise appropriate policy, procedures and processes necessary for guiding industrial facilitation and financing activities within the bank.
- Initiate and create publicity and awareness programs on Industrial Facilitation and Finance options available at the bank and engage various stakeholders

aimed at raising consumption levels of accompanying bank products and services.

- Perform any other duties as assigned by Management from time to time.

4.3 Qualification, Experience and Competences

- Degree in Economics, Finance with exposure and training in project planning and management plus any other related field of study.
- Masters in Economics will be an added advantage.

5. TRADE FINANCE OFFICERS (2)

5.1 Scope of responsibilities

The job holder will report to the Manager, Trade Finance and will be responsible for business growth through sales of trade finance solutions to clients including Government, Corporate, Institutions, and other business segments in the areas of trade structured solutions.

5.2 Duties and responsibilities

- Organize and deliver client marketing and sales programs for trade finance offerings to existing and new clients.
- Participate in the creation and implementation of strategy for the growth of business under the trade finance arm.
- Participate in Packaging/structuring of new trade product programs to meet specific client's product requirements

- Proactively come up with new ideas on products and services improvement, innovations and cost reduction.
- Analyze and report trade finance performance and profitability through periodic reports.

- Review and provide feedback into client's satisfaction surveys, responding to customer complaints.

- Liaise with Operations and other stakeholders, regularly reviewing all operational standards for product deliverables for maximization of efficiency.

- Perform any other duties assigned by the Management.

5.3 Qualification, Experience and Competences

- Bachelor's degree or equivalent in Banking, Finance, Business Administrations, Marketing, Economics or other relevant field.
- Relevant experience in the fields of trade finance, sales, marketing, Direct experience in dealing with trade finance will be an added advantage.

Remuneration

Attractive remuneration packages await successful candidates to the above post as per Azania Bank Limited Salaries and Incentive Schemes as reviewed from time to time.

General Information

Shortlisted candidates will be required to meet all costs associated with their attendance to the interview. Please note also that successful candidates will be required to meet their relocation costs to Dar es Salaam.

Mode of Application

Applications must be attached with updated detailed resume and Copies of relevant certificates. The same may be sent through email or physical delivery to the addresses indicated herein below.

The deadline for submission of applications is 30th April, 2019.

Please note that only shortlisted candidates will be contacted

Please apply in confidence to:

**MANAGING DIRECTOR,
AZANIA BANK LIMITED,
MAWASILIANO TOWERS,
SAM NJUJOMA ROAD
P. O. BOX 32089
DAR ES SALAAM
Email hra@azaniabank.co.tz
Tel No.: 2412025/67**