

Job Title:	Business Development Manager	Reports to:	Deputy Director – NCBA Leasing
Unit:	NCBA Leasing LLP	Department:	Leasing LLP
Grade:	Band 5	Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement
To effectively source and on board new Corporate, Commercial and higher tier SME Operating Lease customers. The position is accountable for ensuring that good quality operating lease prospects and pipeline are properly developed managed and effectively and efficiently transitioned to disbursements in a timely manner and within the Banks Risk Acceptance Criteria (RAC) while ensuring any exceptions to the RAC is proactively obtained.

Key Accountabilities (Duties and Responsibilities)		
Perspective	% Weighting <i>(to add up to 100%)</i>	Output
Revenue/Costs	70%	<ul style="list-style-type: none"> • Achieve the annual set sales targets for Operating Lease products. • Develop and sustain strong relationship with new and existing vendor partners especially Motor, Medical, Information Technology and other Equipment suppliers or as assigned by your Line Manager for growth of leasing business for these products. • Develop a clear aggressive and well updated sales pipeline for both existing and potential customers and ensure call memos are filed for each customer visit in a timely manner. • Timely conversion of lease application pipeline to disbursement within the set turnaround time. • Implement practical sales plans/strategy for own portfolio so as to increase new business. • Identify and execute marketing programs in line with approved strategy. • Collaborating and coordinating the development and implementation of sales initiatives with other business teams within the Group and various Partners to maximize on cross-selling opportunities. • Establish effective communication relationships with customers and other internal supporting personnel. • Coordinate product review and product development through implementation of feasible feedback from the market. • Price the lease transaction in line with the provided guidelines in order to ensure a maximum return on investment • Cross-selling other bank products. • Ensure optimal use of Bank resources to minimize costs.

Process and Control	20%	<ul style="list-style-type: none"> • Continuous relationship management for clients within the portfolio with approved leasing lines to enhance good customer service and take-up of additional operating lease facilities. • Process, appraise and make recommendations on new leasing proposals within the assigned supplier or any other segment assigned to you. • Ensure all lease applications comply with the credit policy and procedures and are processed within the agreed service level agreement. • Liaise with Credit Analyst, Credit Risk and other stakeholders to ensure timely responses, minimum number of reworks and quick turnaround on facilities. • Liaise with the respective Corporate, Commercial and SME Relationship Managers to ensure that leases that require annual reviews are concluded before the review date. • Collate feedback and facilitate resolution of any outstanding issues related to NCBA Leasing customers.
Operations & Audit Compliance	10%	<ul style="list-style-type: none"> • Ensure adherence to existing policies and procedures. • Initiate change in procedures to reflect realistic business efficiencies. • Perform snap-checks monthly and ensure that any anomalies/exceptions are addressed. • Ensure that the department achieves a minimum rating of "satisfactory" in any audit.

Job Dimensions

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

Working Relationships	
<u>INTERNAL</u> i. Risk mgt dept. ii. Debt Mgt iii. Audit	NATURE OR PURPOSE <ul style="list-style-type: none"> ▪ Approve credit limits as per the banks credit policy. ▪ Confirm status and conduct of running operating lease accounts. ▪ Guidance on audit issues.
<u>EXTERNAL</u> I. Equipment suppliers, motor vehicles dealers and customers.	NATURE OR PURPOSE <ul style="list-style-type: none"> ▪ Enhance business relationships and consequently increase business volumes.

Skills Required:**Technical skills**

- **Sales Skills:** Experience in selling to senior executives in various sizes of corporations.
- **Analytical Skills:** Experience in interpreting financial information/statements.
- **Credit Appraisal skills:** Ability to evaluate and give recommendations on lease/loan applications.
- **Product Knowledge:** Sound knowledge of the accounting, tax and legal framework within which Operating Lease product is offered.
- **Industry knowledge:** Candid knowledge of Hire Purchase, Insurance Premium Finance and Operating Lease products in the industry and the business opportunities that underlie these areas.
- **Computer Skills:** Computer literate in MS Windows environment.

Personal attributes

- Self-driven and proactive – Result oriented and works with minimum supervision.
- Personal ethics – Honest, hard working and a person of high integrity.
- Team player – Ability to fit and contribute to teamwork.
- People skills: Build and maintain healthy business relationships with customers, equipment suppliers and motor vehicle dealers.
- Good oral and written communication skills.
- Good networking skills with both internal and external stakeholders.

Ideal Job Specifications**Academic:**

University graduate preferably in Business, Engineering or other professional fields.

Professional:

Sales and Marketing, Financial Analysis added advantage.

Desired work experience:

At least 8 years in sales preferably in Motor, Medical, Information Technology or other Equipment industries. Experience in Relationship Management and good understanding of equipment financing solutions.

This JD is signed-off with reference having been made to the organisation's core values and aligned competencies against these values.