



**POSITION: BUSINESS DEVELOPMENT MANAGER**  
**DEPARTMENT: PERSONAL BANKING**  
**REPORTS TO: SENIOR BUSINESS DEVELOPMENT MANAGER**

### **JOB PURPOSE STATEMENT**

To deliver profitable business growth targets of Personal Banking products and services to a defined market segment through the workplace banking value proposition known as cba@work. This entails creation of opportunities for bulk business by signing up companies especially those with a corporate relationship with CBA.

This incorporates strong personal drive in prospecting and acquiring new cba@work scheme companies, pursuing incremental business within the existing portfolio, managing customer expectations to sustain business relationship and providing business advice that will benefit the client.

### **KEY RESPONSIBILITIES**

- Growth in business volumes (deposits and loans/advances), customers and customer accounts (40%)
- Establish new Personal banking business relationships with Corporate, SME & Institutional Banking customers (20%)
- Management of scheme customer expectations and relationships (20%)
- Ensure 100% participation in product promotional activities, customer events and scheduled product clinics (10%)
- Minimization of exposures to and impact of risks assisted with KYC, AML and portfolio maintenance (10%)

### **COMPETENCE REQUIREMENTS**

- Selling skills to grow customer numbers and customer product uptake
- Strong negotiation skills to effectively close scheme sign up for companies that have an annual turnover of Kes.1 B and above with a Full time employee numbers of 100 and above.
- Planning & organizing skills for effective time utilization in achieving the objectives of the position.
- Business Development Skills to achieve business development objectives with net growth in assets-Kes 700M+ and/or liabilities-Kes.200 M+ per annum
- Leadership skills for effectiveness in managing team performance

- Interpersonal skills to create and maintain relevant business networks; and to effectively communicate with and manage customer expectations (internal and external), and other stakeholders who impact performance.
- Excellent verbal, written and communication skills
- Relationship management skills to effectively perform Account Relationship Management activities/tasks in a manner that consistently achieves high quality standards or benchmarks.
- Sales and negotiation skills to prospect and close business
- Knowledge of Personal Banking products
- Knowledge and effective application of all relevant banking policies, processes, procedures and guidelines to consistently achieve required compliance standards or benchmarks.
- Self-empowerment to enable development of open communication, teamwork and trust that are needed to support performance and customer-service oriented culture.
- Networking skills to effectively leverage on relationships that will enhance customer acquisition and retention.
- Self-motivated and Result oriented, and able to deliver within deadlines.
- Credit and financial analysis skills to be able to make preliminary judgement on customer credit worthiness

#### **QUALIFICATIONS AND EXPERIENCE REQUIREMENTS**

- University Degree in - Upper 2<sup>nd</sup> Class or equivalent.
- At least 5 years banking experience, 4 of which must be in a Sales and relationship management role
- Proficiency in use of Microsoft Office Packages