



1. JOB TITLE: **SME Banker - Tanga**

Locations: Tanga Branch - ABT

Time type: Full time

Time left to apply: End Date: March 1, 2025 (4 days left to apply)

Job requisition id: R-15972316

Empowering Africa's tomorrow, together...one story at a time.

With over 100 years of rich history and strongly positioned as a local bank with regional and international expertise, a career with our family offers the opportunity to be part of this exciting growth journey, to reset our future and shape our destiny as a proudly African group.

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Job Summary

♣ To manage and sustain a portfolio of Business Banking - Enterprise customers, building long-term relationships founded on efficient and reliable support for their business. This is achieved particularly through quick risk assessments and managing consistency and quality of operational service within own portfolio.

♣ The primary objective is to maximize sustainable risk-adjusted / EP portfolio

contribution.

♣ The jobholder will additionally be responsible for business development both with new customers and with his/her existing portfolio.

Job Description

Accountability: Sales and Service: -

- Conduct annual review of customers' borrowing facilities (and interim review if customer circumstances [risk profile] dictate).
- Actively seek to grow own portfolio and cross sell to ensure delivery of set Targets as per current PD template.
- Consult customer owners/managers on financial/credit issues and general business practice/ideas.
- Determine the key messages, e.g., agreed service standards, and negotiated pricing, relationship team contact points (including introductions to new personnel) and new product changes. Calculating the most appropriate means of communicating them to customers.
- Deal with, and find resolutions for, customer complaints.
- Determine the products that are most effective in meeting customers' needs and be able to sell these, at short notice, both reactively and proactively.
- Plan and co-ordinate any marketing approaches for new business and actively develop existing relationships. Co-ordinate approaches to the portfolio by businesses across the Group.
- Monitor and ensure adherence to risk service standards.

Accountability: Business Management: - 25%

- Research, create and follow up on a target list for potential new business.
- Identify priority customers using the Customer Prioritization Guidelines to assess their present and potential contribution.
- Gather all the required information that is needed to prepare and assess credit applications. Role holder will be expected to input certain key information such as judgmental information.
- Monitor and control the quality of the portfolio using "Condition of Sanction" triggers where possible and in accordance with RM guidelines and Bank policy.
- Manage "Early Warning List" customers to reduce risk, following H.O. and Regional guidance provided.
- Adhere to procedures and guidelines within the BB RMCD.

Accountability: Staff Management: -

- Day-to-day co-ordination of Business Banking customer management within the branch in provision of consistent service quality and risk.

Risk and Control Objective

- In the event of major issues in the business unit, act as crisis coordinator and allocate tasks to the crisis teams.
- Review the risk and compliance profiles of the business unit on a regular basis and provide consultative support to the Managing Director on changes that are required to rebalance risk and reward where required.
- Understanding of own role in the end-to-end processes in which you play a part, including applicable risks and controls.
- Adhere to Absa's policies and procedures applicable to own role, demonstrating sound judgment and responsible risk management.
- Keep up to date on all regulatory changes and can articulate the impact to the Business, be well informed on the industry thinking.
- All mandatory training completed to deadline.

Technical skills / Competencies

Personal Attributes:

- Meeting customers' needs
- Managing relationships
- Personal organization
- Self-development
- Adaptability
- Working with others
- Decisiveness
- Active listening
- Analytical thinking
- Judgment
- Entrepreneurial mindset

Skills required to undertake the role:

- Relationship skills
- Risk skills
- General Corporate skills
- Leadership and team skills
- Product skills
- Communication skills

Knowledge of the bank's products, services and policies required to undertake the role:

- The jobholder will be required to have a detailed knowledge of the core set of Business Banking products.
- For Complex products, a good knowledge will be required sufficient to: -
- Recognize the changing needs of the customer.
- Identify products/service that best satisfies customer need.
- Introduce the product/service.
- Co-ordinate the introduction of the relevant Group product specialist.
- Deal with customers directly as required.
- A good knowledge of the products & services available in the Personal Sector is also required to satisfy the individual financial needs of business owners/key individuals.
- The jobholder will require a broad understanding of policies and strategies across the Group as they relate to the demands of the customer base.

Knowledge, Expertise and Experience

Education

- Business degree preferred
- Training likely to assist effectiveness in the role, and which may have been completed prior to undertaking this role:
- Risk assessment and management
- Presentation, influencing and negotiating
- Communication

Additional details of exceptional aspects of the demands of the role:

- Required to form relationships with customers, therefore minimum tenure will be 2 years.
- The jobholder will need to be able to communicate in such a way as to ensure their ongoing credibility when dealing with financial controllers of companies, in addition to owner-managers.
- The jobholder's portfolio will consist of a full range of Business Banking customers, including the more challenging customers, who will often be subject to competitive approaches from other banks.
- Business development activity will be similarly demanding.

Absa Values and Behaviors represent the set of standards which governs the actions of all of us who work for the bank and against which the performance of every one of us in Absa are being assessed and rewarded:

- Trust
- Resourceful
- Stewardship
- Inclusive

Courage

Education

Higher Certificates and Advanced National (Vocational) Certificates: Business, Commerce and Management Studies (Required)

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2. JOB TITLE: Treasury Middle Office Analyst

Locations: Absa House - ABT

Time type: Full time

Time left to apply: End Date: March 1, 2025 (4 days left to apply)

Job requisition id: R-15972317

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Job Summary

- ♣ To support financial reporting and control framework, ensuring that product control infrastructure meets best practice for efficiency and Absa's internal and external standards.
- ♣ To help ensure that all aspects of the treasury & CIB Market reporting comply with accounting policies (IAS39 /IFRS 9).
- ♣ To manage the product control framework and to co-ordinate the finance reporting processes.
- ♣ To support the unit responsibilities to ensure that robust risk control framework around the business activity in Treasury exists. Furthermore, to help ensure that market and other risks undertaken by Treasury and CIB Market are adequately identified, managed, controlled, monitored and reported.
- ♣ To report on risks/results and provide a source of information for Treasury front office, finance department and general management, with regard to positions, results, instruments, products, activities, systems and procedures.

Job Description

Key responsibilities and approximate time split:

General control and supervision

30%

- Produce PnL for the Global Markets and Treasury Unit.
- To produce different reconciliations like FOBO recons, BOBO recons, Cash wash, internal funding and inter-desk line on daily basis.
- Recommend, develop and introduce system automation solutions for Global Markets and Treasury risk monitoring
- Assist in the reduction of operational risk and /or any other risk in the Treasury Front and Back-Office Manage and any change initiatives that impact the Middle-Office function

Compliance with Group requirements and accounting policies 25%

- Ensure that implications of Group requirements and policies (including changes in accounting standards) are understood and communicated.
- Ensure compliance with MOM standards and audit requirements.
- Coordinate and manage TRC/MRCC reporting and minutes.
- Support Global markets i.e. by providing MI reports for their activities

Personal development 15%

- Develop staff knowledge in Product Control functions, technical expertise
- Build skills base and competences through facilitation of appropriate trainings to raise proficiency of middle-office team
- Strengthen product control team, and work with team to develop a distinctive culture and to develop their skills and capabilities.
- Promote standards and requirements by developing a network of professionals and building their capabilities through formal and informal interventions.
- Maintain and develop own knowledge and expertise at the leading edge of banking industry practice.

Product Control Core responsibilities 30%

- To overlook Global markets & treasury activities in terms of (Front/back) P&L Reconciliation, FX Positions.
- Standardize and refine existing procedures to improve Middle-Office environment and review Pricing/MVA/Rate Reasonability Policies related to Product Control, Global markets & Treasury products.

Risk and Control

- Manage risk and control effectively by applying applicable risk frameworks and embedding a positive risk culture
- Understanding of own role in the end-to-end processes in which you play a part, including applicable risks and controls.
- Adhere to Absa's policies and procedures applicable to own role, demonstrating sound judgment and responsible risk management.
- Report all risk events / incidents / issues using the defined process for your business area and help to understand why these happened and how to prevent them in future.
- Proactively look for ways to improve the control environment by considering what could go wrong in the processes you operate and how errors could be prevented.
- Continuous and proactive engagement with regulatory bodies, unions where applicable
- All mandatory training completed to deadline all mandatory training completed to deadline.
- Understand and ensure all the key controls in product control and governance arena are actively implemented.

Technical skills / Competencies

- Analytical abilities
- Commercial awareness
- Excellent written and verbal communication
- High integrity
- Drive for results
- Sound technical knowledge of risk management and risk systems
- Ability to challenge at all levels and not be easily influenced
- Quality – high standards and controls
- Problem solving/decision making
- Planning and organizing
- Team player/flexibility
- Presentation skills
- Intermediate Computer usage skills- Ms office (Ms excel, word, access and power point,
- Business awareness
- Project management

Knowledge, Expertise and Experience

Essential

- The Job requires full knowledge of various Global markets & treasury products (FX, MM, Derivatives and Fixed Income).
- Knowledge/practice experience of Treasury risk and Finance systems and operational processes
- In-depth knowledge of Market risk methodologies & tools
- Knowledge of standard and non-standing Treasury products
- General Acceptance Risk Principles (GARP) in a Treasury environment
- Project management skills
- Knowledge of commercial, retail and treasury banking in an international banking group and associated financial drivers.
- Knowledge of financial reporting and control practices and principles in a major quoted Group.
- Good knowledge of IFRS standards as applied to financial services.

Education and experience

- A degree in finance, Accounting, banking, Actuarial or other related degrees
- Professional qualification like ACI, CPA will be added advantage

- Experience of at least 3 years in Treasury or accounting functions

Preferred

- Experience of working in a multinational, multi-segment, environment with matrix reporting.
- Awareness of cultural differences and varying legal/regulatory environments.

Note

- Women are highly encouraged to apply

Absa Values

Absa Purpose Values and behaviors represent the set of standards which governs the actions of all of us who work for the bank and against which the performance of every one of us in Absa are being assessed and rewarded:

- Trust
- Resourceful
- Stewardship
- Inclusion
- Courage

Education

Higher Diplomas: Financial Sciences (Required)

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