

JOB DETAILS

Job Title	Executive Manager: Commercial Banking and Transformation
Division	Banking
Unit	Commercial Development Banking
Remuneration	2 121 000,00
Job Type Classification	Permanent
Location - Country	South Africa
Location - Province	Gauteng
Location - Town / City	Centurion
Email CV to	recruitment@tianaconsulting.co.za

MAIN PURPOSE OF THE JOB

To lead and proactively drive and develop the Banks relationships with the focused client segmentation and segment appropriate service models and client value proposition within the agricultural sector. Plays an integral role in leading the originating, structuring and executing of transactions with existing customers and proactively driving new business development opportunities. Provides capability for technical support services through Strategic partners to support customers that may not have the requisite experience or skills to implement commercial farming business operations and projects. Works closely with internal teams to enhance the Bank's profitability, product offerings, develop tailor made customer solutions, mitigate transactional risks and manage relationships with customers. Required to profitably deliver an efficient commercial origination function for the bank from prospecting to lending.

Key Performance Areas

1. Formulate the Commercial Banking and Transformation (CBT) strategy as aligned to the Land Bank Corporate Plan

- Analyse the Land Bank Strategy to determine the future trends and strategic direction of the company and translates Strategy into relevant divisional strategy.
- Interpret the Land Bank Strategy to determine the 3 year vision/strategy for Commercial Banking and Transformation.
- Accountable for all origination and business development within CBT.

2. Designs and Implements the Commercial Banking and Transformation Service Delivery Model to execute the Strategy

- Develop and implement the CBT service delivery approach and structure for the Land Bank that is aligned to the target operating model.
- Designs the best 'fit for purpose' approach to service delivery across the CBT
- Designs foundations for growth of the CBT segment (from emerging commercial farmers to existing medium and large commercial farmer markets) at a regional level.

3. Manage the Origination function for the Relevant Segments

- Accountable for all origination and business development within the CBT, including origination delivery elements executed through Intermediaries and Strategic Partners.
- Apply extensive industry, market and product knowledge to drive revenue production and business growth.
- Take accountability for leading the execution of an extensive range of client transactions covering the full advisory and financing spectrum.

4. Governance and Risk Management

- Apply highly developed credit risk management skills and set the standard for client lending practices for the team and hold the team accountable for meeting these standards.
- Responsible for the continual assessment of operational risks associated with the role and inherent in the business, taking account of changing economic or market conditions, legal and regulatory requirements,
- Clearly articulate the value proposition of each transaction proposed and how the credit risks support the value proposition.

5. Financial health, sustainability and growth of the Division

- Make certain that due diligence standards are maintained and accurate in regards the development and review of financial models, ratio analysis and other financial information.
- Drive the achievement of agreed financial sustainability and profitability plan across all CDBB Regions and Business Units.

6. Development Impact and Transformation of the Agricultural Sector

- Determine the approach and framework for the achievement Development Impact Mandate for the CBT in support of the Bank's development and transformation mandate.
- Identify, facilitate and manage agricultural development projects for CBT.

7. Business Development and Stakeholder Management

- Manage all aspects of Bank interaction with clients, including directing and coordinating execution of transaction.
- Assume primary responsibility for developing, maintaining and generating revenue from clients.
- Develop and implement client specific funding strategies taking into account, the Land Bank's strategic focus and client needs.

8. Executive Functions

- Chair / member of operational committees where input is relevant.
- Relevant board communications and interactions.
- Provide/source ad hoc advice to meet organisational requirements.
- Play a key role in developing and implementing strategy and objectives for designated business area.

9. Divisional and People Management

Performance Management

- Analyse the business plan to determine the applicable deliverables and targets
- Compile the Performance Management documentation in collaboration with the staff member

Capacity Planning

- Determine the human capital requirements, in accordance with the expected deliverables and current capacity
- Secure the human capital requirements to ensure that deliverables will be met in accordance with the expected targets
- Set and achieve employment equity targets.

Financial Management

- Develop and manage the divisional budget
- Manage expenditure and ensure no fruitless expenditure
- Adhere to financial guidelines and thus ensure proper control over expenditure

Preferred Minimum Education and Experience

- A post graduate qualification; preferably Banking / Finance / CA / Agriculture
- Master's degree/or MBA in business or related area
- Experience in Development Finance, Corporate, Business/Commercial or Investment Banking >10 years.
- Strategic Management experience which includes leadership or management of a customer-facing profit making business unit >10 years.
- Experience in the leadership of strategic programme execution which includes project management and/or consulting >10 years.
- Experience of the above job function at an Executive Management Level as well as the ability to manage a team of Senior Managers and professionals >10 years.
- Experience in the Agriculture Sector >10 years.

Critical Competencies

- Finance and banking skillset including transaction structuring, financial analysis, due diligence and credit skills
- Assess client needs, drivers of profitability, and corporate life cycle optimising financial solutions
- Deep understanding of impact of the sector and external factors (e.g. economy, financial markets, market risk dynamics etc.) on risk of the
- Land Bank portfolio and potential transactions
- Business operations, business processes, management, budgeting, and business office operations.
- Policies, models, tools and systems.
- Business Acumen
- Strategy and Business Planning
- Operations Management – execution of operations – running a customer-facing network of offices

Additional Requirements

- Extended hours as and when required.
- Travel as and when required.