

Job Details

Job Title	Manager: Assisted Sales
Division	Risk Management
Unit	Risk Management
Remuneration	864 056,00
Job Type Classification	Permanent
Location – Country	South Africa
Location – Province	Gauteng
Location - Town / City	Centurion
Email CV to	recruitment@tianaconsuling.co.za
Closing date	18 March 2025

MAIN PURPOSE OF THE JOB

The development of the assisted sales strategy, the development and execution of the operating model, benchmarking, building capacity and capability, development or enhancement of associated policies, procedures, controls and effective management of the assisted sales portfolio / programme which includes establishing and working with internal and external stakeholders and service providers and provide periodic performance updates and reporting to the relevant committees.

To design and implement world class industry best practice Assisted Sales strategies and processes through a Fit for Purpose Target Operating Model to ensure the overall operational efficiency of the Assisted Sales function and to position the Business unit as a valuable and strategic business partner to both internal and external stakeholders. To successfully manage the Assisted Sales Function by developing and executing the strategies to achieve the organisational targets in line with the Bank's Corporate Plan and business strategy.

To create an environment for continuous improvement through:

- Process optimisation and automation,
- Deployment of fit for purpose workflow systems, and
- Drive sustainable cost and operational efficiencies through innovation, industry benchmarking and implementation of best practices

To identify and mitigate any potential business risk, provide management with regular reports and make recommendations to mitigate identified risks, improve processes, and provide cross functional input to improve overall business processes. To ultimately safeguard the Bank's assets through effective execution of the Assisted Sales Strategy.

Key Performance Areas

1. Develop and implement Assisted Sales strategies aligned to best practice

- Design and implement world class industry best practice Assisted Sales strategies and processes through a Fit for Purpose Target Operating Model to ensure the overall operational efficiency of the Assisted Sales Function.
- Develop a proactive Assisted Sales Framework in order to effectively manage the portfolio value chain aligned to the Business Unit strategy and ensuring adequate processes, procedures, controls are in place.;
- Drive optimal assisted sales by improving systems, processes and streamlining resources across the area of responsibility in a proactive and innovative way.
- Optimisation and management of the assisted sales infrastructure and resource model to implement an efficient and effective assisted sales service across the loan value chain including Marketing, valuations, monitoring, sales, reporting, disposals, etc.
- The development of the assisted sales strategy, the development and execution of the operating model, benchmarking, building capacity and capability, development or enhancement of associated policies, procedures, controls and effective management of the assisted sales portfolio / programme which includes establishing and working with internal and external stakeholders and service providers and provide periodic performance updates and reporting to the relevant committees.
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2. Execute on business Unit strategy and operational plan

- Design, align and implement a fit for purpose operating model to deliver on the business requirements.
- Execution of the set policies and procedures to ensure successful implementation of the Assisted Sales Strategy.
- Deployment of systems to successfully and proactively monitor and manage the portfolio
- Create a targeted approach to automate processes, systems and approaches to monitor and efficiently manage assets being disposed of.
- Create and plan for the capabilities and capacity requirements to support the proactive management of the portfolio
- Monitor plans and adjust suit business requirements
- Provide input regarding potential sales across the entire value chain from identification to disposals and closing of client accounts.
- Execution of complete value chain from property identification to disposal and closure of clients' accounts.
- Manage system development process from a functional specification perspective
- Track and measure performance against the plan and optimise where necessary.
- Capacitate from a capability and resource perspective

3. Risk and Governance Management

- Monitor the overall Assisted Sales environment and provide business relevant reports as aligned to the risk and governance framework
- Review and adopt the risk framework in line with the Assisted Sales function
- Proactively manage changes in the environment and ensure the effective implementation and stabilisation of changes in the business unit.
- Establish and facilitate appropriate monitoring & management governance structures to facilitate decision making, risk management and performance tracking.
- Drive and lead project teams to plan, test and implement process or system changes or processes within the business unit.
- Drive a culture of proactive compliance and risk management within the Business Unit.

4. Reporting and stakeholder relations

- Conduct stakeholder engagement meetings with business, legal, finance, etc. to discuss the Assisted Sales function performance and related challenges that affect all divisions
- Produce the required reports to management for areas of responsibility for decision making purposes and for purposes of business, quality and productivity improvement.
- Provide insights of possible poor credit decisions to assist enhancement of collateral establishment with the use of risk indicators and reduction of errors.
- Report on instances of errors resulting in potential losses on transactions.
- Communicate the required reports as agreed and directs the correct measures for reporting purposes to team members.
- Quality-check the report to ensure accuracy, relevance and completeness and apply changes
- Submit accurate reports to management as per agreed timelines
- Liaise with other business areas to effectively implement new processes and systems, improve existing processes and systems and deliver upon agreed commitments
- Establish and maintain effective stakeholder relationships.
- Maintain continuous engagements and manage the relationship with the various service providers.
- Oversee the receipt and reviews of reports from service providers

Preferred Minimum Education and Experience

- Relevant 3-year qualification in legal, commerce, business, banking, or other relevant and equivalent qualifications
- 8-10 years' experience in Banking or financial environment
- 8-10 years' experience in Agricultural financing
- 8-10 years' experience in Account Portfolio Management
- 8-10 years' experience in Property Valuations
- 8-10 years' experience in Credit & Risk Management

- 5-8 years' experience in Management or leadership

Critical Competencies

- Microsoft Office
- Analytical Skills
- Customer Service Orientation
- Financial / Business Acumen
- Agricultural Industry
- Real Estate analysis and market evaluation

Additional Requirements

- Valid SA driver's license
- Extended hours as and when required