

JOB DESCRIPTION

Head of Secured Lending

Purpose

The Head of Secured Lending is a senior role within the Distribution & Operations team and leads the Secured Lending department. The role has the following core functions:

1. Achieve regional/selected client's budgets, ensuring high levels of operational standards, customer service and financial management of all offices within the region/selected clients.
2. Managing Senior Manager Secured Lending Operations, Senior Relationship Managers, Relationship Managers and Assistant Relationship Managers and has oversight of the Administration & Compliance Officers, ensuring all work is up to date and accurate.
3. Facilitate new business development in the region/selected clients and maintain growth of existing clients' base.
4. Lead and oversee all Secured Lending Sales & operations delivers to the highest possible levels of customer service both for internal and external clients.
5. Facilitate the development of individual staff skills by selecting training opportunities that increase effectiveness in their roles.
6. This role offers the opportunity to shape and grow FinCorp's secured lending strategy in one of PNG's most dynamic lending environments

Role Dimensions

Reports to:	Chief Executive Officer
Department:	Secured Lending
Job Level:	SS
Location:	Head Office, Port Moresby
Direct Reports:	9

Person Specifications

- A tertiary qualification in Finance/Banking, Commerce or Business Management.
- Sound knowledge of Sales Management, with a proactive approach to sales and business development. An established network of local business contacts is preferred.
- Proven record of successful management including experience working with Financial Management, budgeting and profit & loss.
- Proven high level knowledge and understanding of commercial banking.
- Professional level verbal and written communications skills with the ability to deliver with confidence and empathy.
- Adaptable to be flexible in different situations and with all kinds of people.

Core Competencies

- Results orientated person, with proven success and delivery.
- Professional with strong integrity and highly motivated.
- Level-headed, resilient and calm under pressure.
- Ability to deal with ambiguity, have a "can do" work ethic and high energy level.
- High level influencing and persuasiveness skills with an ability to work across a range of clients and stakeholders at various levels of authority.
- Ability to work productively and collaboratively with a diverse and committed group of managers and their teams.
- 'Hands on' when required and encourage an organisational culture that supports effective behaviours and ways of working that demonstrate clear commitment to FinCorp values, mission and vision.
- Sound planning, organisation and problem-solving capabilities.
- Strong Interpersonal skills and interpersonal sensitivity.
- Quality decision making and initiative.
- Cost conscious and profit focused.
- Understanding of PNG environment or ability to adapt and apply learnings.
- Strong sales acumen

- Strong ability to coach and mentor clients and staff at all business levels.
- Excellent customer service skills with the ability to build and develop ongoing and successful relationships with clients.
- Experience in managing team members, with a proven ability to train, lead and motivate and encourage staff training and development.
- Competent user of Microsoft Applications. Exposure to Banking/Financial software packages is highly desirable.

Leadership Competencies

- Proven ability to lead by example and motivate and encourage staff to achieve targets whilst remaining empathetic and professional.
- Priority setting and delegation as appropriate.
- Lead and influence others, including those that are not direct reports, managing upwards as necessary.

Role Specific Areas of Responsibility

Commercial Sales

- Achieve Port Moresby commercial sales budget as determined by the Chief Executive Officer
- Lead and manage the Secured Lending department, ensuring achievement of commercial loan sales targets
- Visit Customers/Clients regularly, professionally promoting, maintaining and supporting these relationships.
- Actively generate and follow up commercial sales leads and opportunities.
- Tele marketing and phone appointments are completed regularly and timely.
- Gather, analyse and share business related market reports and information.
- Responsible for carrying out one-to-one or group presentation and sales.
- Maintain and/or grow FinCorp's market share within the assigned area.
- Represent FinCorp at business functions, community events, industry training and events, and networking opportunities.
- Drive business development initiatives and identify new market opportunities to expand customer base
- Strengthen and maintain long-term client relationships through proactive engagement and strategic account management.
- Build strong client relationships and grow the commercial lending portfolio.

Operational

- Develop and implement strategic business plans to meet operational and financial targets.
- Ensure efficient management of Secured Lending operations.
- Ensures operational processes are continuously improved and aligned with policy and governance standards.
- Ensure all the FinCorp branches in that region are consistent with the standards set by the FinCorp Company Policy and procedural manuals.
- Provide training to staff.
- Ensure all company policies and procedures relating to terms of trade are adhered to.
- Collaborate with internal stakeholders to ensure compliance, credit risk management, and continuous process improvement.

<p>Business Development</p>	<ul style="list-style-type: none"> • Develop and implement account management plans for major accounts. • Initiate and forge alliances with private and public businesses. • Develop & maintain strong client relationships with all clients and support the sales force, through promotions, face-to-face visits, functions & customer care programs. • Develop good working relationships with the right person within companies and departments to increase business and outcomes. • Accountable for achieving commercial lending growth in line with company objectives, while ensuring risk, compliance, and service standards are upheld.
<p>Leadership & People Management</p>	<ul style="list-style-type: none"> • Provide feedback to staff aiming to improve their performance and satisfaction. • Manage and mentor a team of Relationship Managers and Assistant Relationship Managers • Foster a high-performance culture through effective leadership, coaching, and team development • Promote staff training, development, and a performance-driven culture • Demonstrate management effectiveness that inspires confidence, and promotes teamwork, respect and personal & professional mentoring of employees. • Ensure staff perform the highest level of due diligence in relation to their responsibilities as outlined in the code of conduct. • Ensure the recruitment, selection & training strategies of the company are applied to all employees within the branch, in conjunction with H.R., so that staffing needs achieve maximum performance. • Ensure all company H.R. policies and procedures are adhered to. • Ensure that all staff are fully trained in the use of relevant computer applications and are able to apply these skills as effectively as possible in the workplace. • Ensure the WH&S of both internal & external staff are in line with company policy & legislative requirements. • Ensure all Managers are supported in planning & prioritizing their workload. • Ensure performance of employees is monitored through performance reviews and where necessary commence performance counseling. • Direct responsibility for implementing the ISMS Policy within their units, and for adherence by their staff. • It is the responsibility of each employee of FinCorp, as well as relevant adjunct business partners, to adhere to the ISMS Policy.