

BACKGROUND OF TADB

- Tanzania Agricultural Development Bank Limited (TADB) is a Government Institution established under the Companies Act, 2002 and licensed under the provisions of the Banking and Financial Institutions Act No 5 of 2006 and the Banking and Financial Institutions (Development Finance) Regulations, 2012. The bank has the following key objectives:
- To catalyze credit delivery to the agricultural sector and thereby accelerate agricultural growth;
- To lead, as an apex agricultural financing bank, in capacity building strategies and programmes to strengthen the agriculture financial value chain;
- To be an important player in the implementation of the Government's development vision, policies and programmes, including but not limited to the Tanzania Development Vision 2015, Agricultural Sector Development Programme, Kilimo Kwanza Initiative, Second-Generation Financial Sector Reforms as well as in the furtherance of the National Strategy for Growth and Reduction of Poverty for Mainland Tanzania (MKUKUTA), and Zanzibar Strategy for Growth and Reduction of Poverty (MKUZA);
- To build on existing agro-financing activities through provision of short, medium and long-term facilities to the following: smallholder farmers' groups, savings and credit cooperative societies (SACCOS), community banks, commercial banks and microfinance institutions (MFIs) that are active in lending to the agricultural sector;
- To coordinate and monitor agriculture and rural lending activities with a view to maximizing the impact of agricultural growth by working closely with the Ministries and institutions responsible for Agriculture, Regional Administration as well as the numerous players active in this sector;
- To assist the Government in implementing its policies on enhancing financial inclusion and economic empowerment in the rural areas.

The TADB is hereby inviting applications from suitably qualified candidate to fill the following vacancies:

DIRECTOR OF COMMERCIAL DEVELOPMENT AND STRUCTURED INVESTMENT - 1 Vacancy, DSM

Nature and scope:
Reporting to the Managing Director, the role holder has overall responsibility for the Business origination and management, particularly in relation to business development. He/She is also responsible for setting credit policies and administering the bank's loan portfolio to achieve maximum developmental impact and operational sustainability.

Key Responsibilities:

- To provide an enterprise leadership of a banking product or function by designing and providing financial solutions (debt and structured financial products) to the wide range of the bank's customers which includes large-, medium- and smallholder farmers either directly or through other Bank's partners/networks.
- To design and develop tailored value chain financing client solutions and products to enhance and meet the needs of target segments in collaboration with other departments (strategy and advisory)
- To develop and set an end-to-end and integrated long-term business development and commercial strategies at a Product or Functional level and develops a fit for purpose operating model and structure for to enable strategic execution and effective operations;
- Designs and oversees the implementation of strategic delivery roadmaps to enable the realization of the desired commercial and social outcomes/impact.
- Work with other division (risk & portfolio management) to ensure an optimal and compliant control environment that appropriately balances risk appetites and customer demand with the need to grow to achieve the desired impact, financial ambitions and balance sheet aspirations of the Bank.
- To aggressively develop and market the bank's agri-business through contact with corporate customers, government and quasi-government bodies, high net-worth individuals and other prospective clients.
- In collaboration with resource's mobilization division and in line with client and product mix, develop a coordinated stakeholders mapping and engage model for a blended and tailored financial and non-financial resources mobilization.
- To administer the bank's loan and investment portfolio and ensure proper supervision and monitoring of projects under implementation.
- Accountable for the financial and no-financial performance of the business including shaping and driving the desired structural agri-sector transformation/impact, income statement and balance sheet growth and control
- Fulfill a governance role in serving as a member of various management committees including preparation and submission of quality business reports
- To set and implement business impact evaluation framework and benchmarks pursuant to the bank's development mandate.
- To maintain good corporate and customer relationships ensuring best customer service.
- To review work performance of staff in the Directorate including their development, deployment, training and welfare in line with bank's objectives.
- Carry out any other duties assigned by your Line Manager/Supervisor.

Qualifications, Knowledge, Experience:

- Master's Degree/Postgraduate qualifications in Business Administration, Economics, Finance Agricultural Economics or related discipline from internationally recognized institution.
- Minimum of 10 years' relevant experience of which 5 must be in a senior position in a demanding development/commercial bank or banking/finance institution.
- A detailed knowledge of the Agriculture set of products and services and understanding of the credit risk policies and BOT requirements.
- A broad understanding of policies and strategies within the country as they relate to the demands of TADB customer base.
- A thorough understanding of credit and strong knowledge of accounting and in-depth financial analysis and highly motivated individual with a compelling sense of urgency.
- Solid project and team leadership skills as well as the ability to establish and maintain effective working relationships.
- Robust critical and strategic thought process and ability to communicate complex and technical information.

DIRECTOR OF PORTFOLIO -1 Vacancy, DSM

Nature and scope:
Reporting to the Managing Director, the role holder will be responsible for maximizing the bank's risk adjusted return by assisting to limit its credit risk exposure to within acceptable parameters. The Director of Portfolio will oversee and manage credit appraisal and administration, monitoring and evaluation of the project as well as restricting and recovery. He/She will also be responsible for proposing and implementing credit policies, setting procedures and action programmes for credit due diligence and analysis, documentation as well as monitoring of the bank's loan portfolio, to achieve maximum developmental impact and operational sustainability.

Key Responsibilities:

- Identifying, measuring, and communicating the credit risk profile of the bank from a second line perspective
- Ensuring all necessary credit risk related policies, procedures, manuals and tools are in place and kept up to date.
- Monitoring, measuring and reporting about the effectiveness of the bank's credit risk controls, proposing enhancements where required.
- Oversees the credit functions including appraisal of credit facilities, assessment of adequacy of credit documentation including genuineness of collaterals and preparation and submission credit application to various committees.
- Conducting periodic monitoring of credit related activities, providing timely identification and reporting of significant risks and losses and effectiveness of risk mitigation actions.
- Ensure timely submission of periodic reports on production, sales, finance and investment for operating borrower companies, including financial intermediaries.
- Ensure regular preparation of portfolio review reports and alert relevant departments on required actions.
- Ensure timely preparation and submission of annual/periodic performance reviews of the lending portfolio.
- Set and implement credit/business impact evaluation framework and benchmarks pursuant to the bank's development mandate and objectives.
- Develop, recommends, and implements loan recovery strategy for the bank.
- Review work performance of staff in the Directorate including their development, deployment, appraisal, training and welfare in line with the bank's objectives.
- Carry out any other related duties as may be assigned to him/her by the Managing Director from time to time.

Qualifications, Knowledge and Experience:

- Master's Degree/Postgraduate qualifications in Business Administration, Economics, Finance Agricultural Economics or related discipline.
- Minimum of 10 years' relevant experience of which 5 must be in a senior position in a busy development/commercial bank or banking/finance institution.
- Must have experience in dealing with agriculture financing and strong experience with re-financing and lending to the agricultural sector.
- Strong written and communication skills with ability to write reports in a concise and focused style.
- Knowledge of the banking industry and its related laws, regulations, policies and procedures.
- An understanding of the credit risk policies and BOT requirements.
- A broad understanding of policies and strategies within the country as they relate to the demands of TADB customer base.
- Knowledge of accounting and in-depth financial analysis and highly motivated individual with a compelling sense of urgency.
- Detail-oriented and accurate with numbers and data, strong focus on data driven metrics and continuous improvement.
- Solid project and team leadership skills as well as the ability to establish and maintain effective working relationships.
- Robust critical and strategic thought process and ability to communicate complex and technical information.

HEAD OF RISK AND COMPLIANCE (Re- Advertised)-1 Vacancy, DSM

Nature and scope:
Reporting to the Managing Director, the role holder is responsible for facilitating the development and implementation of sound risk management practices and technologies for the bank and in collaboration with business units and other specialists, partnering with them in identifying best practices and gaps controls. He/she coordinates the bank's compliance function in liaison with the Legal Services Division and other business units.

Key Responsibilities:

- To develop a sound long term strategic direction and implementation plan for the bank's risk policies.
- To manage and review the adequacy of risk analysis processes, risk ratings and stress testing as part of Credit and Investment Risk processes.
- To provide mechanisms for the bank's compliance with risk capital allocation subject to regulatory requirements.
- To ensure that the bank is in compliance with all the applicable internal policies and procedures as well as external legal and regulatory requirements.
- To prepare, review risk management reports and ensure limit excesses, exceptions and non-compliances are promptly addressed.
- To review credit reports prepared by the Credit Risk Officer and make appropriate recommendations where a product is leading to higher losses and prepare early warning reports.
- To coach, mentor and develop junior risk specialists and ensure consistent application and interpretation of risk policies by all the bank's staff.
- To review adequacy and appropriateness of the information used in the evaluation of the customer credit applications done by the relevant Credit Officer.
- To ensure continuous improvement of the Management Information System and reports (related specifically to Credit risk but also to other risks) to ensure they remain relevant, reflect credit/other risk appetite and are useful to provide the management with information for use in decision making.
- To monitor, report and provide recommendations on the bank's credit and business governance standards.
- To develop and revise risk requirements documentation for various aspects of strategic solutions.
- To review and approve products/services programmes and ensure all risk requirements are met before rollout of the products or services.
- To identify and investigate the root causes of errors/frauds and provide recommendations on solutions and follow-ups.
- Carry out any other duties assigned by your Line Manager/Supervisor.

Qualifications, Knowledge, Experience:

- Master's Degree/Postgraduate qualifications in Business Administration, Economics, Finance, Accounts, Insurance, Banking or related discipline.

- Minimum of 8 years' experience of which 4 must be at a senior position in a Risk and Compliance department.
- Risk management certifications is key.
- Solid team leadership skills as well as the ability to establish and maintain effective working relationships.
- Knowledge and experience commensurate with this role and having dealt with regulatory environment both onshore and offshore covering all service lines offerings
- Must be able to demonstrate a broad technical knowledge and expertise covering conduct of business matters, corporate governance matters and regulatory risk and regulatory change matters.
- Practical and commercial approach to problem solving and experience of influence behaviors at all levels of the bank.
- Proven track record of delivering enhancements to process efficiency.
- Comprehensive experience of the Tanzania regulatory environment with ability to produce and present effective presentations and training sessions.

HEAD OF LEGAL SERVICES & BOARD SECRETARY -1 Vacancy, DSM

Nature and scope:
Reporting to the Managing Director, the role holder is responsible for advising the Managing Director, Management and the Board on all legal issues affecting the bank's operations.

Key Responsibilities:

- To co-ordinate matters pertaining to the administration of the Board's affairs, Board appointments, meetings and all related issues as required by law.
- To provide expert, written or oral, legal opinion to the Managing Director, various committees, Board of Directors and the Departments.
- To prepare, execute and register all contracts and legal documents.
- To act as a solicitor, prepare documents for civil suits/litigation-advise on the retention of lawyers or conduct court cases for the bank.
- To check all legal issues pertaining to loan applications before, during and after approval to ensure the bank's interests are safeguarded.
- To co-manage receiverships with the bank's appointed Receivers/Managers in all receiverships.
- To liaise with Companies Registrar and file annual returns.
- To carry out any other duties assigned by the Managing Director from time to time.

Qualifications, Knowledge, Experience:

- Master's Degree/Postgraduate qualifications in Law.
- Minimum of 8 years' experience, of which 4 must be in a senior position in related function at a reputable institution.
- Should possess qualification in commercial/banking law and practice.
- Should be registered as an advocate in accordance with the laws of Tanzania.
- Solid team leadership skills as well as the ability to establish and maintain effective working relationships.
- Strong analytical skills and demonstrated ability to understand complex legal concepts and analysis and translate those to non-lawyers to create practical processes, guidance and training.
- Able to demonstrate a track-record producing effective and high-quality legal advice to departmental Directors / Heads within a business, leading to enhanced integrity in both internal and external affairs.
- Creating Unit priorities that align strategic direction of the legal unit and the overall TADB business objectives.
- Must possess good communication skills in drafting high-value legal documentation, which must be clear, unambiguous, concise, and conclusive, leaving no room for misinterpretation or manipulation.

ZONAL MANAGER – 3 Vacancies.

Nature and Scope:
Reporting to the Director of Business Management, the role holder has the overall responsibility for the development and management of corporate relationships in the zone. He/she will also be responsible for the day to day administrative services of the Zonal Office.

Key Responsibilities:

- Identify entities in the Agri value chain with a potential to bring impact in the Agri sector.
- Identify business opportunities, develop and maintain client relationships that includes cross selling of all TADB products, to achieve set targets; as well as visiting existing customers.
- Enabling Business Development Teams in the Zones to achieving key performance areas set for the zone.
- Implement TADB strategy of acquisition and maintenance of the portfolio and fulfilling customer's requests, proper maintenance, collection and recovery where necessary in a professional manner.
- Implementing an acquisition strategy that is focused on building and maintaining high quality and long-term relationships with customers.
- Aligning with the Government Agriculture Sector Development Program (ASDP II) within the zones by targeting key crops.
- Engagement with partners and key stakeholders.
- Ability to identify opportunities within the TADB ecosystem.
- Ensure supervision of Zonal Teams and leadership across the zone in enhancing both the performance and engagement of subordinates in order to achieve desired targets.
- Ensure Zonal Team advise clients on financial and economic issues that could affect their businesses and/or the bank facilities.
- Ensure day to day Zonal Operational Activities are management in an effective and efficient manner.
- Review work performance of staff in the Zonal Office including their development, deployment, appraisal, training and welfare in line with the bank's objectives.
- Control expenditure within approved limits.
- Ensure necessary/relevant bank records are kept and updated as required.
- Carry out any other duties assigned by your Line Manager/Supervisor.

Qualifications, Knowledge, Experience:

- Master's Degree in Business Management/Administration, Agribusiness, Finance, Economics, Banking or related discipline.
- Minimum of 6 years' relevant experience, of which 3 must be in a senior level in reputable company or financial institution.
- Ability to analyze financial and economic data and interpret them.
- Leadership, motivation, people management skills with good interpersonal skills and great emphasis on teamwork.
- Team player with strong interpersonal skills and strong working knowledge of processes and practices pertaining to Agriculture financing deals.
- Exceptional relationship management skills including strong ability to manage and effectively influence multiple stakeholders.
- High level of responsiveness and ability to ensure the Zonal Team operate with a high degree of urgency and work in a pressurized environment
- Strong drive for results, able to plan, track and follow through to capture solutions and revenues.
- Knowledge of the banking industry and its related laws, regulations, policies and procedures is essential.

PRINCIPAL TRADE FINANCE OFFICER – 1 Vacancy, DSM

Nature and scope:
Reporting to the Business Development Manager, the role holder is responsible for delivering through acquisition, Implementation and Management of Trade Finance portfolio. He/She also Coordinate implementation of Trade Finance, Cash management and Treasury products for Agriculture Value Chain Development project, including: technical support, financial management, monitoring of project activities and reporting.

Key Responsibilities:

- To identify new business and develop relationships with prospective clients in conjunction with the Business Development Manager.
- To assist in expanding current business in accordance with bank's plans and strategies.
- To assist in reviewing the Transactional business portfolio of the bank including Treasury and prepare portfolio review reports.
- To carry out minor market research for possible expansion and development of new projects/business.
- To identify companies of good credit standing likely to have a requirement for the Agriculture Transactional finances from the bank.
- To identify and develop Trade business opportunities with companies/clients at a satisfactory rate of return to the bank.
- To serve clients' needs through a range of bank's transactional products and services by originating deals.
- To provide a superior level of customer relations and service; and ensure compliance with bank's policies and procedures.
- To review the Trade Finance portfolio annually and as when required.
- Identify incidents or developing situations such as outages that could potentially lead to client complaints and alert management accordingly.
- Perform quality reviews of all Transactional finance loan portfolio.
- Provide our clients with trusted Trade Finance advice that will enable them to fully appreciate the capabilities of TADB.
- Ensure proper controls are included into all risk management for the bank's projects.
- Perform the assessment of Audit results as related to Transactional business development
- Implementation of the department strategy by working with various internal/external stakeholders to provide/translate/design functionality. (i.e. Navigation, look and feel)
- Carries out ongoing customer research and Development of marketing plans in conjunction with the Banks.
- Carry out any other duties assigned by your Line Manager/Supervisor.

Qualifications, Knowledge, Experience:

- Bachelor's degree in Business Administration, Banking, Economics, Agriculture, Finance or Marketing.

- Master's degree/MBA/Professional accreditation will be an added advantage.
- Minimum of 5 years' relevant experience, of which 3 must be in a senior level in reputable company or financial institution.
- Strong client focus ability and external orientation with the ability to understand client needs and stay abreast of macro-economic trends and contemporary finance and treasury practices
- High strategic, consultative and solution orientation with the ability to assess client needs at a relationship level and to package the banks products in response.
- Strong working knowledge of processes and practices pertaining to Agriculture financing deals.
- Excellent communication and presentation skills including a strong command of PowerPoint and public speaking.
- Exceptional relationship management skills including strong ability to manage and effectively influence multiple stakeholders.
- Good interpersonal skills with great emphasis on teamwork. Able to work effectively in across the country.
- High level of responsiveness and ability to operate with a high degree of urgency and work in a pressurized environment.
- Strong drive for results, able to plan, track and follow through to capture solutions and revenues.
- Knowledge of the banking industry and its related laws, regulations, policies and procedures is essential.

PRINCIPAL BUSINESS DEVELOPMENT OFFICER – ZONAL OFFICE (2- Vacancies)

Nature and scope:
Reporting to the Zonal Manager, the role holder is responsible for the business development and management of corporate relationships within a zone.

Key Responsibilities:

- Advise the Zonal Manager on all matters in the department.
- Develop and market the bank's business through contact with corporate customers, high net-worth individuals, government and quasi-government bodies, and other prospective clients;
- Identify companies/institutions within a zone of good credit standing likely to have a requirement for the corporate banking services of the bank;
- Identify and develop business opportunities with companies/clients at a satisfactory rate of return to the bank;
- Serve clients' needs through a range of bank's products and services by originating loans and projects;
- Provide a superior level of customer relations and service; and ensure compliance with bank's policies and procedures;
- Provide support to driving different business engagements and initiatives within a zone in conjunction with the Zonal Manager;
- Provide support to developing, orchestrating and implementing effective internal and external business strategies;
- Provide support to promoting a pro-business mindset and culture in the Bank's environment;
- Obtain all the client information necessary for the appraisal of a credit proposition and liaise with Credit Analysts as and when appropriate;
- Assist in preparation of business plans and budgets for the zone;
- Carry out any other duties assigned by your Line Manager/Supervisor.

Qualifications, Knowledge, Experience:

- Bachelor's degree in Business Administration, Banking, Economics, Agriculture, Finance or Marketing.
- Master's degree/MBA/Professional accreditation will be an added advantage
- Minimum of 5 years' relevant experience, of which 3 must be in a senior level in reputable company or financial institution.
- Strong client focus ability and external orientation with the ability to understand client needs and stay abreast of macro-economic trends.
- High strategic, consultative and solution orientation with the ability to assess client needs at a relationship level and to package the banks products in response.
- Strong working knowledge of processes and practices pertaining to Agriculture financing deals.
- Excellent communication and presentation skills including a strong command of PowerPoint and public speaking.
- Exceptional relationship management skills including strong ability to manage and effectively influence multiple stakeholders.
- Good interpersonal skills with great emphasis on teamwork. Able to work effectively in across the country.
- High level of responsiveness and ability to operate with a high degree of urgency and work in a pressurized environment
- Strong drive for results, able to plan, track and follow through to capture solutions and revenues.
- Knowledge of the banking industry and its related laws, regulations, policies and procedures is essential.

SENIOR BUSINESS DEVELOPMENT OFFICER – 2 Vacancies

Nature and scope:
Reporting to the Zonal Manager, the role holder is responsible for the business development and management of corporate relationships within a zone.

Key Responsibilities:

- To initiate proposals for new business and develop relationships with prospective clients in conjunction with the Zonal Manager.
- Advise the Zonal Manager on all matters in the department.
- Develop and market the bank's business through contact with corporate customers, high net-worth individuals, government and quasi-government bodies, and other prospective clients.
- Identify companies/institutions within a zone of good credit standing likely to have a requirement for the corporate banking services of the bank;
- Identify and develop business opportunities with companies/clients at a satisfactory rate of return to the bank;
- Serve clients' needs through a range of bank's products and services by originating loans and projects;
- Provide a superior level of customer relations and service; and ensure compliance with bank's policies and procedures;
- Provide support to driving different business engagements and initiatives within a zone in conjunction with the Zonal Manager;
- Provide support to developing, orchestrating and implementing effective internal and external business strategies;
- Provide support to promoting a pro-business mindset and culture in the Bank's environment;
- Obtain all the client information necessary for the appraisal of a credit proposition and liaise with Credit Analysts as and when appropriate;
- Assist in preparation of business plans and budgets for the zone;
- Carry out any other duties assigned by your Line Manager/Supervisor.

Qualifications, Knowledge, Experience:

- Bachelor's degree in Economics, Business Administration, Agricultural Economics, Finance, Accounts, Banking or related discipline.
- Master's degree/MBA/Professional accreditation will be an added advantage.
- Minimum of 3 years' relevant experience in reputable company or financial institution.
- Strong client focus ability and external orientation with the ability to understand client needs and stay abreast of macro-economic trends.
- High strategic, consultative and solution orientation with the ability to assess client needs at a relationship level and to package the banks products in response.
- Strong working knowledge of processes and practices pertaining to Agriculture financing deals.
- Excellent communication and presentation skills including a strong command of PowerPoint and public speaking.
- Exceptional relationship management skills including strong ability to manage and effectively influence multiple stakeholders.
- Good interpersonal skills with great emphasis on teamwork. Able to work effectively in across the country.
- High level of responsiveness and ability to operate with a high degree of urgency and work in a pressurized environment.
- Strong drive for results, able to plan, track and follow through to capture solutions and revenues.
- Knowledge of the banking industry and its related laws, regulations, policies and procedures is essential.

REMUNERATION

Tanzania Agricultural Development Bank Limited is an equal opportunity employer. The bank offers an attractive remuneration package, career development opportunities and an excellent working environment.

MODE OF APPLICATION AND DEADLINE

- Job applicants are required to apply for these employment opportunities through this email, careers@tadb.co.tz
Please note: applicants are required to attach the following to their respective application.
- Application letter showing how they meet the requirements of the position;
 - An up-to-date Curriculum Vitae;
 - Contacting stating name in full, physical address, telephone numbers and e-mail addresses of the candidate;
 - Certified copies of relevant certificates
 - Names and full contacts of three (3) referees.

Closing date: Applications should reach the undersigned not later than **4.00 pm on Monday, 22nd June 2020.**

For further information, please visit the Bank's website:
Website: www.tadb.co.tz

