

JOB DESCRIPTION

Head of Sales Unsecured Lending



Purpose

The Head of Sales Unsecured Lending is a senior position within the Sales Division, responsible for overseeing sales and business development activities across branch and Agency networks. The role has the following core functions:

1. **New Business Acquisition:** Identify and secure new business opportunities in both unsecured and secured lending sectors.
2. **Partnership Development:** Establish and maintain strategic partnerships with key entities to enhance unsecured lending.
3. **Market Expansion:** Expand and revitalize the micro-loan agent network, focusing on government/non-government relations.
4. **Sales Strategy Implementation:** Develop and execute effective sales strategies to regain market share and drive growth.
5. **Direct Communications:** Engage directly with potential partners to foster strong, ethical business relationships.

Role Dimensions

Reports to:	Chief Executive Officer
Department:	CEO's Office
Job Level:	HOD
Location:	Head Office, Port Moresby
Direct Reports:	Sales Team Leaders , Sales Representatives

Person Specifications

- A bachelor's degree in Finance, Lending, Business, or a related field.
- Demonstrated and proven sales experience (minimum 10 years desirable) in the finance or banking industry, with a preference for candidates who have an established network of local business contacts.
- Proven experience in developing and implementing new business development strategies within the finance or banking sector.
- A proven track record of successful new product development, with a keen interest in following and adapting to market trends.
- Professional-level verbal and written communication skills, with the ability to deliver messages confidently and empathetically.

Core Competencies

- Expertise in identifying and closing sales opportunities to drive revenue growth.
- Skill in developing and managing strategic partnerships with key entities.
- Display strong customer focus and commitment to meet new customer needs.
- Strong knowledge of customer products, both In Unsecured (Micro) and Secured (Commercial) segments.
- Results focussed mindset in meeting business and financial target outcomes.
- Ability to analyse market trends and adjust strategies to capitalize on emerging opportunities.
- Excellent verbal and written communication skills, delivering messages with confidence and empathy.
- Ability to lead, inspire and motivate sales teams to achieve exceptional results.
- Capacity for innovative thinking to develop and implement effective solutions and strategies.
- Strong focus on understanding and meeting customer needs to enhance satisfaction and loyalty.
- Awareness and respect for cultural differences, ensuring ethical and effective interactions.
- Flexibility and adaptability to thrive In various situations, environments and work effectively with diverse Individuals.

Leadership Competencies

- Fosters teamwork and cooperation across departments and hierarchical levels.
- Ensures alignment of team goals and actions with overarching organizational objectives.
- Efficiently allocates resources to maximize productivity and achieve strategic goals.
- Sets clear expectations and provides regular feedback to optimize team performance.
- Navigates challenges and resolves issues effectively in high-pressure situations.

Role Specific Areas of Responsibility

Leadership and Team Management	<ul style="list-style-type: none">• Lead, mentor, and motivate a team of sales representatives to meet and exceed sales targets.• Conduct regular performance reviews, provide feedback, and implement training and development programs to enhance the team's skills.• Foster a positive and high-performance sales culture.
Sales Strategy and Planning	<ul style="list-style-type: none">• Develop and execute sales strategies to drive business growth in the lending sector.• Identify new business opportunities and market trends to expand the client base.• Prepare sales forecasts, budgets, and reports for senior management.
Client Relationship Management	<ul style="list-style-type: none">• Build and maintain strong relationships with key clients and stakeholders in the banking industry.• Understand clients' needs and provide tailored financial solutions.• Ensure high levels of customer satisfaction and retention.
Sales Operations	<ul style="list-style-type: none">• Oversee the sales process from lead generation to closing deals.• Ensure compliance with all regulatory requirements and company policies.• Collaborate with other departments, such as marketing and product development, to align sales efforts with overall business objectives.
Reporting and Analysis	<ul style="list-style-type: none">• Monitor and analyze sales performance metrics and provide actionable insights.• Prepare regular sales reports and presentations for management.• Use data to identify areas for improvement and implement necessary changes