

Housing Authority

Position Description: Branch Manager North [x1 role]

Incumbent	
Reports to	Chief Executive Officer
Division	
Date	
Reporting Positions Internal Branch Staff	
Purpose This position has responsibility for the Authority's performance in pursuit of its financial goals and objectives. This position primarily has the responsibility of growing the customer and product base of the Authority. Its purpose is to support HAF's business objectives by facilitating the sales growth of HAF's products. The incumbent will take responsibility for the sales, marketing, research, sales analysis, product development and related functions.	
Accountabilities The Jobholder has the following accountabilities: 1. Maximising the use of available resources to make the organisation more efficient by: <ul style="list-style-type: none">▪ Reviewing existing policies and procedures relating to the Customer Sales & Services area and making changes where needed;▪ Ensuring business and operational risks are minimised;▪ Conducting competitor and customer segment/demand analysis.▪ Coordinating all centres in various operational areas;▪ Providing regular training for employees. 2. Customer relationship management: <ul style="list-style-type: none">▪ Continuous improvements in customer services to meet customer needs▪ Resolution of customer complaints and queries 3. Product development – this can be achieved by: <ul style="list-style-type: none">▪ Identifying business opportunities;▪ Conducting feasibility studies and market research to determine new product Viability;▪ Developing, marketing and sales of new products;▪ Analysing demand for land, houses and other existing products;▪ Liaising with GM Land Development to determine the optimum location of land to be developed in view of analysis and research undertaken etc.▪ Promoting and selling products to prospective customers;▪ Expanding customer and product base. 4. Administration	

- Reviewing all documents submitted by customers and forwarding these to GM Lending for his/ her review;
- Monthly reporting to Chief Executive.

Working Relationships

Internal

Chief Executive Officer
 General Manager Credit Management & Lending
 General Manager Finance and Administration
 General Manager Land and Housing Development
 Head of Risks & Compliance
 HAF Audit Committee
 HAF External Auditors

External

Government ministries and statutory departments including TLTB and Lands Department representatives
 Customer Advisors (Accountants, Solicitors)
 Stakeholders : FNPF, FRCA
 Solicitors
 Land surveyors
 Construction consultants and engineers
 Local town council representatives
 Market Researchers
 Customers
 Financial Institutions
 HA Customers

Major Challenges

Major Challenges

- Identifying viable business opportunities
- Developing new products, marketing and sales
- Strong sales of existing products
- Growing the customer base
- Improving profit contribution
- Developing a team of high-performing professionals to manage the Authority's customer sales & services
- Ensuring proper allocation of resources
- Competition from other financial institutions offering e.g. lower interest rates on home loans or interest holidays
- Land issues
- Improving employee productivity

Competencies, Experience and Qualifications

The following competencies, experience and qualifications are required to do this job:

- A Degree in Finance/Management and/or Business Administration plus appropriate membership of professional bodies;
- Substantial experience in sales, marketing and product development;

- Some knowledge in operational executive banking/finance/ credit assessment, control and/or credit recovery management position with a leading financial institution(s) in both Fiji and elsewhere;
- Demonstrated risk assessment skills and knowledge of accounting and legal practices;
- Good understanding of HAF's strategies, policies, procedures and operational Guides;
- Good business acumen
- Sound strategic thinking skills with a strong commitment to the ongoing improvement of the Authority;
- Proven leadership ability;
- Excellent communication and negotiation skills;
- Strong customer and strategic marketing focus;
- Innovative with strong marketing flair;
- Outstanding aptitude to develop strong business relationships with customers;
- Good analytical mindset;
- Ability to work as an integral part of the management team;
- Computer literate;
- Good written and verbal presentation skills
- Demonstrated skills in regard to coaching and skills transfer
- Team orientated and willingness to train replacement staff

Salary: Band 7 (\$49,106 - \$73,659)

POSITION HOLDER: _____

DATE: _____

CHIEF EXECUTIVE OFFICER: _____

DATE: _____