



## **REGIONAL HEAD, PRODUCTS & MARKETS II (LAGOS & SOUTH)**

**The regional Head, Products & Markets under the guidance and direction of the Managing Director and Chief Executive will be required to drive ASO's entry into the Lagos and geographical South market, provide strategic direction for the development of new and innovative products/services that are focused on providing maximum benefits for customers in the mortgage, real estate and small business banking sectors in the region.**

### **Job Summary**

- To drive Aso's entry into the Lagos market
- To provide strategic direction for the development of new and innovative products/ services that are focused on providing maximum benefits for the customers in the mortgage, real estate and small business banking sectors
- To provide oversight on the marketing of products/ services for existing and prospective customers in Lagos

### **Key Responsibilities**

- Articulate and facilitate the design and implementation of effective marketing strategies, programmes and activities aimed at meeting customer needs, enhance asset creation and relationship management which will ultimately increase the revenue generation capacity of the organisation
- Ensure synergy and collaboration in interdepartmental activities and communication in order to facilitate effective and smooth running of the division
- Manage ASO's mortgage, real estate and small business banking portfolio in the region to minimise business risks and maximise profitability for the organisation and shareholders
- Play a leading role in ongoing identification of new revenue streams for the business and oversee the product development process for such opportunities
- Maintain relationship with key national customers and ensure that such customers are well served by ASO
- Ensure the smooth running of business activities in Lagos with respect to deal origination, deposit mobilization and distribution channels for mortgage, real estate and small business banking
- Drive the formation and maintenance of a robust client base in Lagos.
- Assist in the development of new products
- Keep abreast of regulations, government policies and other developments that may affect the operations, business goals and objectives of the division
- Prepare and submit periodic management reports to the MD on the activities of the region

- Prepare the division's budget and ensure its effective implementation.
- Be the public face of the company in Lagos including representing it at events and with the government, regulators etc.

### **Competency and Skills Requirements**

#### ▪ **Technical Skills**

- Good knowledge and understanding of the dynamics of marketing models
- Ability to provide strategic leadership and direction of business
- development of a fast growing Bank
- Proven track record of breaking and establishing strong presence in a new market
- Proven track record of meeting and exceeding targets
- Excellent business acumen and personality
- Excellent knowledge of Lagos and geographical south markets
- Knowledge of Mortgage Banking
- Strong credit skills
- Good understanding of risk management and banking operations
- In-depth knowledge and understanding of the principles of marketing – advertising, brand management, market/sector targeting, product development etc
- Deep knowledge of the marketing terrain in Nigeria
- Expert knowledge of ASO's products and services.
- In-depth knowledge of the Nigerian Financial Services Industry with emphasis on the mortgage and retail/small business banking sub-sectors.

#### • **Soft Skills**

- Excellent communication (written and oral), interpersonal and negotiation skills
- Strong deal origination capabilities
- Political savvy, maturity and tact, including the ability to relate with different categories of people
- High level of integrity and demonstrated ability to manage confidential information
- High level of drive and resilience in achieving set goals/ targets
- Excellent organisation and management skills
- Strong leadership, supervisory and people management skills
- Good appreciation and working knowledge of MS Office tools

### **Educational Qualification and Experience**

- Bsc Marketing, Business Admin or any other relevant field of study
- Possession of MBA is an advantage

- Minimum of 12 years working experience, out of which at least 6 years was in the banking industry.
- Experience in small business banking, real estate investment banking, corporate and commercial banking, mortgage banking and public sector banking.