

IMPORTANT CONTEXT:

Getbucks (Pty) Limited is a subsidiary of ESW Investment Group. It is currently the main vehicle ESW is using to generate revenues from which to begin paying off Emaswati Investors that lost their money in Ecsponent. Getbucks is currently owned 49% by ESW and 51% by Finclusion South Africa.

The Emaswati Investors in March 2023 approved the establishment of a company called Recoup Limited which is 100% owned by the Investors. Recoup Limited in turn is in the process of acquiring 100% of the issued share capital of Lihhoko Limited, an investment holdings company that will be used to own equity in various companies from which revenues can be generated to assist the Investors recover monies they lost in Ecsponent between 2014 and 2019. One of Lihhoko Limited's first transactions which is currently a subject of regulatory evaluation, is the purchase of the 51% shareholding held by Finclusion SA in Getbucks (Pty) Limited. Additional initiatives are underway to diversify the potential sources of revenue through entities to be held through Lihhoko Limited.

Getbucks is therefore being positioned to grow its market share in the micro-lending industry. Currently, it is the 5th largest micro-lender. The position of Sales Supervisor is therefore critical as it will be responsible for growing its loan book through sales acquisitions and customer onboarding, and effectively marketing the Getbucks brand throughout Eswatini. The company has segregated Eswatini into 3 distinct regions from which each of the 3 Sales Supervisors (Mbabane, Matsapha & Manzini) will be responsible for.

JOB PROFILE – SALES SUPERVISOR

Job Title	Sales Supervisor		Job Grade	
Department	Sales Department	Business Entity	Getbucks Eswatini	
Main Purpose of the Job	The Sales Supervisor's responsibilities include managing resources and staff, developing and attaining sales goals, delivering customer service, and growing the location's revenues. Sales Supervisors oversee the performance of other employees who work in their branches			
Organisational Structure <i>(profiled job is highlighted in light blue background)</i>	<pre> graph TD A[Head: Sales] --> B[Sales Supervisor] B --> C[Sales Consultant (Full time role)] B --> D[Sales Agent (Part time role)] </pre>			

Minimum Requirements Necessary to Perform the Job

1. Education / Qualifications	<p>1.1 Minimum requirement:</p> <ul style="list-style-type: none"> ▪ University Degree in Marketing, Sales or any related field; ▪ Knowledge of the Consumer Credit Act
2. Work Experience	<ul style="list-style-type: none"> ▪ Prior experience in financial services will be an added advantage ▪ Experience growing sales & revenues. ▪ Supervision of personnel is also essential ▪ Knowledge of principles and methods for promoting, marketing, selling products or services as well as customer retention.
3. Competencies (skills, knowledge & personal attributes)	<p>3.1 Skills</p> <ul style="list-style-type: none"> • Possess strong sales, people-management, and customer-service skills; • Good organizational and analytical skills; • Excellent decision-making skills; • Ability to prioritize, multitask, and focus on detail; • Ability to meet set goals; • Good communications skills, both oral and written; • Good interpersonal skills; • Ability to work well under pressure.
Key Internal Stakeholders/ Customers:	<ul style="list-style-type: none"> • Sales & Marketing, Credit, Finance, Risk, Audit, Legal and Compliance
Key External Stakeholders/ Customers	<ul style="list-style-type: none"> • Customers (current and potential)

Key Performance Areas (KPA) and Tasks/Duties

No.	Key Performance Area/Key Functions	Tasks/Inputs/Activities	Key Performance Indicator	KPA Weighting % of the Job
1.	Finance	Grow the Loan Book with emphasis on new loans	<ul style="list-style-type: none"> • Deliver of monthly and full year target per product portfolio as agreed periodically with Head: Sales 	40%
2.	Statutory Compliance	Ensure that all client applications and loan disbursements, comply with company policies and the CCA Act 2016, AML/CFT Act	<ul style="list-style-type: none"> • All branch customers on-boarded in line with policy and customer files archived in line with both company and industry regulations • Customers on-boarded in line with the CCA and AML/CFT Acts 	10%
3.	Quality loans	Ensure all loans submitted for approval meet standard affordability and company credit policy standards	<ul style="list-style-type: none"> • No deferred and declined loan applications • Information capturing in line with company policy and credit approval guidelines 	10%
4.	Marketing	Develop and implement branch marketing plan	<ul style="list-style-type: none"> • All branch marketing tactics implemented, monitored and reported 	15%
5.	Customer Service	Improve our service to retain and grow customer base	<ul style="list-style-type: none"> • Retention ratios • Loan turnaround times 	15%
6.	Collections	Oversee the branch collections of products payments from CDAS, parastatal, debit orders and private employers each month and follow up with the relevant employer, on any outstanding payments.	<ul style="list-style-type: none"> • Payroll collections to be improved to and maintained above 98% • Debit order collections to be maintained above 90% • Strive to improve arrears to levels below 3% (inclusive of FID, FTD, RO) • Strive to improve provision levels below 2% • Ensure the correct collections strategies and campaigns for early-stage collections are implemented to maintain loan book provisions at the agreed rate 	10%

NOTE: The list of KPAs, tasks/duties and responsibilities contained in this document are not exhaustive. Therefore, the employer is entitled to instruct the employee to carry out any other duties/tasks/activities, which may fall reasonably within the ambit of this job and if not, there should be operational needs/requirements justification. All pages of the job description should be initialled by all the below signatories as applicable.

Job profile agreed to by Job Incumbent	Name:	Signature:	Date:
Job profile Approved by Immediate Superior/ Job Title	Name:	Signature:	Date:
Job profile authorised by next superior level/Job Title	Name:	Signature:	Date: