

JOB TITLE: BRANCH MANAGER: (2 posts)**JOB PROFILE**

Job Title:	BRANCH MANAGER
Job Reference	TSCCS:BM.7/2024
Department:	OPERATIONS
Reporting to:	HEAD OF OPERATIONS
Location	BRANCH

JOB DESCRIPTION

The Branch Manager is responsible for the Branch Business and efficient daily operation of a full service branch office. These include sales and marketing of SACCO products and services, branch operations, lending, customer service, and security and safety in accordance with the SACCO's objectives.

DUTIES

- In-charge of all Branch activities.
- Implement all SACCO policies in respect to the branch.
- Co-ordinate the FOSA operations in accordance with the operations manual.
- Ensure the operations of the treasury are well handled by;
- Having dual custodians at all times.
- Carry out daily branch hand over exercise.
- Ensure that cash held in the Branch does not exceed the insurance cover limit.
- Prepare reports such as reconciliations, trial balance, quarterly reports, liquidity reports, loan reports, savings projections in respect of FOSA Operations. These will be given to the Head of Finance for consolidation with other branch reports.
- Direct all operational aspects including service channel operations, customer service, human resources, administration, marketing and sales.
- Assess local market conditions and identify current and prospective sales opportunities.
- Develop forecasts, financial objectives and business plans.
- Meet SACCO business and operations performance goals and metrics.
- Manage branch revenue, operating costs and profitability in line with the budget allocation.
- Bring out the best of branch's personnel by providing training, coaching, personal development and motivation.
- Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities.
- Share knowledge with other branches and Chief Managers on effective practices, competitive intelligence, business opportunities and needs.
- Develop and implement branch strategy and sales plans to ensure achievement of branch targets.
- Adhere to high ethical standards, and comply with all regulations/applicable laws.
- Network to improve the presence and reputation of the branch and company.

- Stay abreast of competition and provide reports on market movement and penetration.
- Addressing promptly customer service satisfaction issues as raised by members.
- Exercise due diligence in operations on Know your customer (KYC) and Anti-money laundering (AML) to prevent and detect frauds and forgeries.
- Ensure periodic visits to the SACCO's agents under the branch or satellite for monitoring, ensuring compliance with the SACCO Agency guidelines as well as responding to queries or addressing issues affecting the agents.
- Work closely with sales teams at the branch to supervise, train, advice and submit verified sales commission reports to the Marketing department.
- Take primary responsibility for managing and minimizing the inherent and potential risks.
- Ensure the safe keeping of Branch Assets including structures, equipment, inventory and cash.
- Any other lawful duties as may be assigned from time to time by the Head of operations, Operations Manager, the C.E.O. or any other person in authority.

BACKGROUND REQUIREMENTS

- 1) Proven branch management experience, as a branch manager or similar role
- 2) Sufficient knowledge of modern management techniques and best practices in channel management
- 3) Ability to meet business targets and goals
- 4) Familiarity with SACCO rules and regulations
- 5) Excellent organizational skills
- 6) Results driven and customer focused
- 7) Leadership and human resources management skills

BACKGROUND REQUIREMENTS

Formal Qualifications

- B-COM/BBA/BBM/BCOB/BCCD or CPA (K)
- Those with a diploma in business related course will have an added advantage.
- Five (5) years' experience in a financial institution.
- KCSE C (Plain) with C (plain) in Mathematics and English

PERSON SPECIFICATIONS

- Be of exemplary integrity and honesty
- Be between 32 – 40 years of age.
- Must be empathic to Customer needs
- Must have a valid driving license
- Be decisive and possess quick judgment skills
- Possess excellent business writing skills
- Be proactive and initiative
- Have excellent communication and interpersonal skills
- Must be self- motivated and be ready to work with minimum supervision
- Be a team player

DISCLAIMER

The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.

Only shortlisted candidates will be contacted and they will be required to provide the following upon being successful;

- 1) Clearance certificate from the Ethics & anti-corruption commission (EACC)
- 2) Tax compliance certificate from the Kenya Revenue Authority (KRA)
- 3) A valid certificate of good conduct
- 4) Clearance certificate from the Higher Education Loans board (HELB)
- 5) Clearance certificate from the Credit Reference Bureau (CRB)