**PERFORMANCE-BASED JOB DESCRIPTION**



|  |  |
| --- | --- |
| Job Title | **Branch Manager** |
|  |
| Department | **Operations** | Section/Location | **Branch** |
|  |  |  |  |
| **FUNCTIONAL** | **Managing Operations** | **OTHERS** | **Director Operations** |
| Reports To |  |  | Reports To |  |
| (50% time) |  |  | (50% time) |  |
|  |  |  |  |  |
| **Key Resources (**e.**g.** |  | Information | Approximate |  |
| **Budget, People,** |  | People | **turnover** p.a for this |  **KS. 60Million** |
| **Information)** |  | Budgets for the | role |  |
|  |  | branch |  |  |
|  |  |  |  |  |

**MAIN PURPOSE OF THIS POSITION**

Designing and implementing business development strategy to drive the branch loan portfolio growth, profitability and quality through marketing initiatives on products and services, risk management and administration of the branch to achieve the set goals in line with business objectives.

**3-4 KEY DELIVERABLES FOR THIS POSITION (K.P.I’s)**

* Delivering Branch Targets
* Portfolio growth & profitability
* Managed Risks
* Service Delivery
* Customer Satisfaction

**KEY RESPONSIBILITIES**

1. Carrying out administration, managing and optimizing branch resources to achieve set goals in line with the business strategy
2. Designing and implementing business development strategy for the branch to achieve business growth, profitability and quality in line with the business strategy
3. Cascading and leading in implementation of business strategy in the growth and delivery of branch targets
4. Coordinating, analyzing and monitoring marketing and outreach activities in order to ensure Portfolio growth in line with the institutional growth objectives
5. Planning, coordinating and ensuring customer screening, recruitment, training and evaluation in the branch
6. Coordinating, ensuring and monitoring the loan appraisal/assessment, loan processing and loan



Approval in line with the credit policy

1. Implementing the company laid down credit policies at the branch level so as to ensure the branch Portfolio Quality is below the set target at all times
2. Ensuring and coordinating service delivery through customer trainings, forums, random customer visits, turn around, customer feedback, loan progress and repayment plans for sustained relationship and customer satisfaction
3. Preparing periodic reports for management information and decision making including follow ups and taking appropriate actions for sustainability and continuous improvement
4. Preparing, managing & monitoring and reporting of the branch **budgetary** allocations
5. Responsible for **talent management** in the branch including coaching, mentoring, developing, motivating, training and evaluating staff to achieve highest levels of performance
6. Managing the organization’s **communication** to the branch.
7. Identifying & recommending best practices for **innovation** to ensure new & improved processes, products and services.
8. Implementing **service quality, customer excellence and change initiatives** to achieve required business performance and culture.

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | ***Key Indicators*** |  |  |  | ***Key Interfaces*** |  |  |  |  |  |
|  |  | **Direct Reports** |  | **Other assigned Reports** |  |  | **Internal Contacts** |  | **External Contacts** |  |  |  |
|  | ***(Jobs reporting to*** |  | ***(Jobs reporting to this*** |  |  |  |  |  |  |  |  |  |
|  |  | ***this position)*** |  | ***position due to other*** |  |  |  |  |  |  |  |  |  |
|  |  |  |  | ***factors e.g location, )*** |  |  |  |  |  |  |  |  |  |
|  |  | Administration |  |  N/A |  |  |  |  | Credit Analyst |  | Customers |  |  |  |
|  |  | Executive |  |  |  |  |  |  |  | Customer |  | Local/county |  |  |  |
|  | Business |  |  |  |  |  |  |  | administration |  |  |  |
|  |  |  |  |  |  |  |  | Service |  |  |  |  |
|  |  | Development |  |  |  |  |  |  |  |  | Service providers |  |  |  |
|  |  |  |  |  |  |  |  |  | HR |  |  |  |
|  |  | Officers (1, 2, 3) |  |  |  |  |  |  |  | Regulatory bodies |  |  |  |
|  |  |  |  |  |  |  |  |  | Marketing |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  | **Critical Success Factors for the Job** |  |  |  |  |  |
|  | **Job Specifications** |  |  | **Key Drivers** | **Relevant Experience** |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  | **Academic Qualifications** |  |  | **Core Job Skills** |  |  |  | 4 years relevant |  |  |  |
|  | Degree/diploma in a Business related field | * Strategy implementation at
 | experience |  |  |  |
|  | **Professional Qualifications** |  | branch level |  |  |  |  |  |  |
|  |  | * Business Ops Planning &
 |  |  |  |  |  |
|  | PMP |  |  | Reporting skills |  |  |  |  |  |  |

* People management skills
* Leadership Skills
* Business planning
* Managing skills



* Performance management
* Sales & Marketing skills
* Risk Management
* Financial Reporting
* Customer Management skills
* Public Relations Skills
* Conflict Management skills
* Problem solving skills
* Analytical Skills
* Negotiation skills
* Interpersonal skills
* Influencing skills

**Standard General Skills (Generic)**

* + Communication skills
	+ Customer Service
	+ Computer Literacy & application
* Change Management

**Core Values/ Behavior**

* Integrity
* Respect
* Transformation
* Passion

