

## BRANCH MANAGER

**Job summary:**

The Branch Manager participates actively in regular management meetings with the Credit Manager, and leads meetings at the branch. S/he is responsible for all aspects of the branch loan delivery and customer service and processes, Human Resources Management, plans and controls as well as to oversee the overall security of the branch.

**Major Responsibilities:**

Key result area	Critical outputs
<p><b>1. Plan and monitor portfolio growth, and outreach as per Branch targets.</b></p>	<ul style="list-style-type: none"> <li>i. Development of branch business plan in line with the institutions business and strategic goals.</li> <li>ii. Ensure communication of organizational strategic statements, overall business strategy, goals and objectives</li> <li>iii. Implement the organizations/branch strategies for growth of clients and loan portfolio.</li> <li>iv. Monitor and regularly review, performance and devise additional strategies for to meet all branch growth objectives.</li> </ul>
<p><b>2. Maintain a quality portfolio for the branch as per set targets.</b></p>	<ul style="list-style-type: none"> <li>i. Ensure origination and disbursement of quality loans through the loan approval and disbursement processes.</li> <li>ii. Implement institutional strategies for maintaining high loan portfolio quality and analyze the monitor loan portfolio to identify red flags and emerging risks and devise additional strategies to ensure the following loan portfolio quality standards are maintained.               <ul style="list-style-type: none"> <li>a. <b>PAR &gt;30 days at &lt; 3% at all times</b></li> <li>b. <b>PAR &gt; 1 day at &lt; 5% at all times</b></li> <li>c. <b>Daily repayment rate of over 95% (Arrears rate contained to less than 5% at all times).</b></li> </ul> </li> <li>iii. Ensure effective implementation of delinquent loan escalation process and timely follow-up of all delinquent loan clients.</li> <li>iv. Liaise with Credit Department for the handover and management for delinquent clients to Recover Section, Debt Collectors and Lawyers.</li> </ul>
<p><b>3. Monitor service Quality ensuring; quality, speed, dependability, "Flexibility", and cost consciousness while delivering credit services in the branch.</b></p>	<ul style="list-style-type: none"> <li>i. Stand as the ENCOT Chief Brand Ambassador</li> <li>ii. High level of customer service at branch both to clients and staff ( at office and in the field)</li> <li>iii. Credit Process map monitored to ensure timely delivery of services.</li> <li>iv. Client grievances handled in a timely and satisfactory manner.</li> <li>v. Client visits to collect service feedback for action.</li> <li>vi. All centers in the branch visited at least once a month to get clients feedback, complaints and suggestions.</li> <li>vii. Center leaders trained to ensure timely and effective grievances handling.</li> </ul>

<p><b>4. To monitor and implement staff adherence to policies and produces in line with the operation savings and human resource Manuals.</b></p>	<ul style="list-style-type: none"> <li>i. Focal point person in all policy issues</li> <li>ii. All staff well oriented to existing policies and are fully knowledgeable in all relevant policies and procedures</li> <li>iii. Monitoring implantation of all policies at the branch</li> <li>iv. Conduct spot checks on filed staff</li> <li>v. Provide feedback to management and staff on policy issues arising.</li> <li>vi. Respond to all audit queries and take corrective measures.</li> </ul>
<p><b>5. Developing, supervising and motivating staff to achieve desired performance.</b></p>	<ul style="list-style-type: none"> <li>i. Plan and ensure adequate staffing for the branch</li> <li>ii. All branch staff should be monitored, coached, motivated and supported to perform to the best of their ability.</li> <li>iii. All staff have a monthly, quarterly, and annual performance agreements and duly monitored and evaluated at the end of each semester.</li> <li>iv. Performance improvement plans (PIP) made for each staff performing below acceptable standards.</li> <li>v. Initiating disciplinary action for staff consistently performing below agreed standards.</li> <li>vi. Effectively manage staff discipline issues in line with the Human Resource policy and Labour laws.</li> <li>vii. Timely communication of all management decisions and developments in the company.</li> </ul>
<p><b>6. To carry out administrative roles with regard to operational activities as per set administrative policies and procedures.</b></p>	<ul style="list-style-type: none"> <li>i. Branch properly secured at all times and kept in good working order.</li> <li>ii. Access control systems operations and well observed</li> <li>iii. Use of motor vehicles and cycles monitored and use only for official purposes.</li> <li>iv. Access to the strong room, document center and inventory controlled.</li> <li>v. Ensure staff are facilitated as per policy to undertake their work,</li> <li>vi. Maintain updated asset register.</li> </ul>
<p><b>7. Compile, analyze and provide weekly, monthly and quarterly reports to Head Office as per Branch reporting requirements.</b></p>	<ul style="list-style-type: none"> <li>i. Daily consolidated past-due reports, signed and filed with CM</li> <li>ii. Weekly 2 pages operations status report made by 5:30pm of every Friday, and filled with the CM.</li> <li>iii. Monthly narrative performance made by the 2<sup>nd</sup> day of every subsequent month.</li> <li>iv. Quarterly report made by the 3<sup>rd</sup> day of every subsequent month to CM and copied to management team.</li> </ul>

**PERSONAL PROFILE:**

**Core Capabilities:**

- High level of honesty, integrity and accountability.
- Good people management skills; leadership and motivational skills.
- Strong business acumen and ability to achieve results with minimum supervision.
- Ability to communicate effectively, work in teams and build collaborative relationships.
- Ability to ride a motorcycle, abiding by all traffic regulations (valid riding permit is a must).

**Education and Experience:**

- Bachelors degree in Social Work, Education, Business, Finance & Accounting, Administration and any other related field.
- At least four (4) years’ of credit experience in a similar field or position.

## **Travel Requirements**

Availability to travel 60% of the time.