

Job Description: Branch Manager

Reports to the CEO

Overall Purpose of the Job: Responsible for coordinating and overseeing all branch operations and supervision. Tasked with formulating appropriate strategies to increase productivity and performance levels in order to achieve the branch's loan and customer targets

Duties & Responsibilities

Strategic Management

- Creates, implements, and evaluates the branch's business plan
- Builds and maintains strategic ties with the community, as well as networking with existing and potential customers in order to establish long-term, trustworthy relationships
- Liaises with other branch office to ensure the smooth management of operations and the achievement of overall business goals
- Designs and implements financial performance plans, strategies and `any other operational activity
- Communicates and implements new ideas and marketing strategies within branch market areas to improve sales, cross-sells, marketing, and staff development
- Ensures that goals and deadlines are met and that banking projects are led in compliance with the banks policies and procedures
- Represents the bank in corporate social responsibility activities to promote the image of the bank in the branch market area

Product Selling

- Explains to customers the different types of loans and credit options that are available, as well as the terms of those services
- Helps customers to choose the best suited product for them
- Markets bank products to individuals and firms, promoting bank services that may meet customers' needs
- Works with clients to identify their financial goals and to find ways of reaching those goals
- Analyzes potential loan markets and develops referral networks in order to locate prospects for loans

Operations

- Assigns, oversees, and monitors administrative and financial tasks;
- Stays up-to-date on current central banking regulations, policies, procedures, and protocols and ensures that employees are too
- Analyzes office activity and employee performance, identifying trends, and making appropriate recommendations and adjustments to current work methods and systems
- Prepares quarterly reports, daily revenues and other administrative reports
- Oversees the completion of thorough reports and analyzes the bank operations carried out in the branch office
- Maintains communications between the branch and management by preparing and/or approving daily, weekly, and month-end reports regarding operations and productivity, writing memos, and attending monthly board meetings.
- Monitors budgets and ensures sales targets are met

- Motivates staff to achieve sales objectives

Customer Relationship Management

- Meets with customers to solve issues or complaints and monitors their feedback
- Ensures all employees handle their clients' activities in an accurate, unbiased, and profitable way, following high ethical standards when performing financial transactions
- Manages difficult situations with customers and provides them with a resolution, information or additional options
- Ensures quick and proper response to all customer requests
- Provides guidance, counseling and consultation to employees in order to guarantee customer satisfaction
- Develops relationships with the communities and other businesses

Human Resources Management

- Mentors, supervises, and handles disciplinary cases for administrative staff in order to ensure the overall efficiency of daily operations
- Periodically evaluates the performance of branch personnel, develop goals and objectives. Provide both formal and informal feedback on a regular basis.
- Maintains a high level of employee morale in the branch to minimize turnover and maximize customer service satisfaction
- Through management decisions, communication and behavior, creates a culture and a team that works together to meet customer needs and achieve desired results
- Ensures that employees comply with current Banking regulations and internal procedures

Loan portfolio management

- Develops a quality loan portfolio to obtain the bank's loan growth objectives. Accepts, counsels, analyzes, collects and reviews required documents to initiate the loan process.
- Responsible for ensuring deposit growth to obtain the bank's deposit growth objectives by promoting the bank's products and services.
- Performs any other duties as assigned

Legislative compliance

- Conduct a needs analysis to identify customer needs effectively when opening new accounts or giving product advice.
- Complete disclosure to the customers in terms of accreditation, service fees, and commission.
- Ensure proper record keeping.

Preferred Qualification and Experience for Branch Manager Job

- Relevant Business University degree
- Institute of Bankers or related qualification would be an advantage.
- Experience in banking with over 4 years' branch banking experience.
- Experience in managing a diverse range of people and activities are essential.

Knowledge/Technical Skills/Expertise

- Comprehensive knowledge of bank's laid-down policies and procedures relating to all areas under control.

- Knowledge of the Retail Banking value proposition.
- Knowledge and understanding of the Area sales and service strategies.
- Thorough knowledge and understanding of local target market profiles.
- Thorough knowledge of the products and services applicable to the local market/s.
- Knowledge of the socio-political and economic dynamics affecting the local market/s.
- Knowledge of the Code of Banking Practice.
- Knowledge of Managing Local Market sales principles. Knowledge of business economics and financial management principles and practice.
- Knowledge of risk management and credit principles, including an understanding of the terms and conditions of sanction.
- Knowledge of branch accounting and transactional procedures, systems and processes.
- Knowledge of Human Resources management principles, including group dynamics.

Applicants who meet the above qualifications are requested to send CV attaching copies of academic and professional certificates as ONE document in PDF format to: hr@uni-microfinance.co.ke by Thursday, 30th October 2025.