



JOB DESCRIPTION

Job Title:	Branch Manager
Status:	Permanent & Pensionable
Location:	Nairobi CBD
Reporting to:	Chief Executive Officer
Position Supervises:	Branch Staff

Job Purpose:

The Branch Manager is responsible for the overall leadership, business growth, operational efficiency, and profitability of the KTDA Plaza Branch. The role exists to drive membership growth, deposit mobilization, loan portfolio expansion, service excellence, compliance, and sustainable branch performance while ensuring effective branch operations and team productivity.

The Branch Manager is accountable for achieving business targets, maintaining portfolio quality, strengthening customer relationships, and positioning the branch as a high-performing and commercially viable business unit.

Key Responsibilities:

Branch Performance & Business Growth

- Drive branch growth in membership, deposits, and loan portfolio
- Develop and implement branch business development and growth strategies
- Identify, pursue, and convert new business opportunities within the branch catchment
- Ensure achievement of monthly, quarterly, and annual performance targets
- Monitor branch profitability and revenue versus cost performance
- Drive branch productivity and sustainable business growth

Lending & Credit Management

- Oversee loan origination and appraisal processes at branch level
- Ensure adherence to credit policies, procedures, and lending standards
- Support quality loan assessment, documentation, and approvals
- Monitor portfolio quality including PAR, arrears, and delinquency trends
- Implement recovery initiatives and escalate high-risk exposures promptly
- Ensure prudent credit risk management within the branch

Customer Experience & Relationship Management

- Ensure delivery of exceptional member service and customer experience
- Handle escalated customer complaints and ensure timely resolution
- Drive member retention and relationship management initiatives
- Promote cross-selling and uptake of SACCO products and services
- Strengthen branch visibility and customer engagement within the market



Branch Operations & Compliance

- Ensure smooth and efficient daily branch operations
- Enforce operational controls, cash handling procedures, and risk management practices
- Ensure compliance with internal policies, regulatory requirements, and audit standards
- Safeguard branch assets, records, and operational integrity
- Maintain proper documentation, filing systems, and audit readiness

Team Leadership & People Management

- Supervise, lead, and motivate branch staff to achieve performance targets
- Allocate responsibilities and monitor staff productivity and accountability
- Provide coaching, mentorship, and on-the-job training
- Conduct staff performance reviews and recommend development interventions
- Foster a high-performance and customer-centric culture within the branch

Reporting & Performance Monitoring

- Prepare and submit weekly, monthly, and quarterly branch performance reports
- Track branch KPIs including deposits, loans, recoveries, revenues, and new accounts
- Analyze branch performance trends and provide actionable insights to management
- Ensure accuracy, completeness, and integrity of branch data and reports

Stakeholder Engagement & Business Development

- Build and maintain relationships with local institutions, employers, businesses, and community groups
- Represent the SACCO in branch-level engagements and networking forums
- Support marketing campaigns, activations, and outreach initiatives
- Identify partnership opportunities that support branch growth objectives

Key Performance Indicators (KPIs)

- Membership growth rate
- Deposit mobilization growth
- Loan disbursement targets
- Portfolio quality (PAR and arrears management)
- Revenue versus operating cost ratio
- Branch profitability
- Customer satisfaction and complaint resolution rate
- Compliance and audit scores
- Staff productivity and performance
- Cross-selling and product uptake

Key Competencies

- Strong business development and sales orientation
- Leadership and people management skills
- Credit and risk management awareness
- Customer-centric mindset



- Strong analytical and numerical ability
- Decision-making and problem-solving skills
- High integrity and accountability
- Operational and commercial acumen
- Ability to work in a target-driven environment

Qualifications & Experience

- Bachelor’s degree in Business, Finance, Economics, or related field
- Minimum 7 years’ experience in banking, SACCO, or microfinance environment
- At least 2 years in a supervisory or branch leadership role
- Experience in branch management, lending, credit, or business development
- Proven leadership and people management experience
- Strong understanding of branch operations and financial performance management

Acceptance

Employee Name..... Signature Date.....

Supervisor..... Signature..... Date.....

HR Signature..... Date.....