

JOB DESCRIPTION

Job Title	BRANCH BUSINESS MANAGER
Current Job Grade	N/A
Department	SALES
Section / Unit	N/A
Location/Work Station	NAIROBI BRANCH / OTHER BRANCHES
Reporting Relationships	
Reports to	Chief Business Officer
Direct Reports	<ul style="list-style-type: none"> o Senior Relationship Manager(s)
Indirect Reports	<ul style="list-style-type: none"> o Relationship Managers
Job Purpose	
Leading from the front, to facilitate the sales cycle for the team as well as leading the branch's business development activities in line with prevailing business targets.	
Key Responsibilities/ Duties / Tasks	
I. Managerial / Supervisory Responsibilities	
<ul style="list-style-type: none"> a) Lead and direct the development and implementation of the branch's strategic plan and budgets. b) Mentor and Manage Senior Relationship Managers and Relationship managers and facilitate optimum working relationships. c) Effectively manage the performance of the team and ensure high productivity 	
II. Operational Responsibilities / Tasks	
<ul style="list-style-type: none"> a) Build a long-lasting relationship with clients. b) Organize sales activations and other marketing activities within budget c) Manage the entire loan documentation process including security creation and perfection. d) Ensure End-user verification of loans disbursed is effective; e) Work closely with the SRM /RM to ensure the company meets its targets through proper documentation on KYC documents, processing reports, and providing market intelligence information. f) Support RMs to Cross-sell other products rolled out from time to time to the schools. g) Ensure collection of overdue payments is effectively done by RMs, and that the portfolio remains high in quality. h) Work with the SRM/RMs in evaluating credit recommendations by Credit Analysts 	

- i) Manage customer credit files being the first line check for files from the RMs.
- j) Coordinate data collection for social impact assessment
- k) Manage ongoing training programs for SRMs and RMs
- l) Lead the team in championing EPA's brand image both internally and externally.
- m) Performs other duties as assigned.

Job Dimensions:

Role makes:

- Managerial decisions – on day-to-day planning and use of resources
- Analytical decisions - reviewing and interpreting data and information and options to inform decision-making and the execution of responsibilities
- Operational decisions – for day-to-day work tasks

IV. Working Conditions

Environment/work surroundings - Is exposed to minimum disagreeable conditions in the environment. The jobholder has normal office facilities which may include own office with desk, access to a telephone line with the outside world.

Job Hazards – Describe the nature of possible physical injury, illness, personal risk or reputational risk which the jobholder is exposed to while carrying out the job. State the frequency and probability of exposure.

No.	Hazard/Risk	Frequency

Job Competencies (Skills Job Knowledge, Experience and Attributes).

Academic qualifications

Degree in Business Administration, Finance, or a related field of study from an institution recognized in Kenya

Professional Qualifications (Special training or Membership to professional bodies).

N/A

Previous relevant work experience required.

High performer with 4 – 5 years experience in Sales in Financial Services/Education/MFI/Mortgages/SME loans/Insurance.

Functional Skills, Behavioural Competencies/Attributes:

Functional Competencies:

- Excellent verbal and written communication skills
- Good presentation, influencing and negotiation skills.
- Ability to develop and deliver relevant training programmes to staff and customers
- Good computer literacy - Proficiency in word, Excel, and PowerPoint
- Practical knowledge of relevant legislation
- Flexible and resourceful; ability to work in a fast-growing institution.
- Have considerable experience with customer negotiations.
- Ability to express oneself in English, Kiswahili and a local Language
- Knowledge of professional standards and etiquette.

Behavioral competencies:

- A desire to make the world a better place, passion creating social impact through education.
- Willingness to travel to low-income communities to evaluate schools.
- Interpersonal skills to effectively communicate with and manage customer expectations (internal and external), and other stakeholders.
- Keen attention to detail
- High standards of ethics at personal and professional level
- Highly professional in working with team members and other stakeholders
- Belief that meaningful work, a great work environment, and long-term career development are more important than a big-name company and a big pay cheque.

Approvals:

	Name	Signature	Date
Jobholder	_____	_____	_____
HoD	_____	_____	_____
HR/CEO	_____	_____	_____