



FINANCE TRUST BANK

JOB OPPORTUNITY

Finance Trust Bank was licensed as a Tier 1 Commercial Bank on 11th November, 2013, taking over the financial services business of Uganda Finance Trust Limited (MDI). Today Finance Trust Bank is a fully-fledged commercial bank serving a clientele of over 400,000 depositors and over 39,000 borrowers, through a network of 34 branches country wide. The bank offers a variety of Products and services including; Savings, Current accounts, Loans, Money transfer services and Bills payments to its target market which comprises of micro, small and medium entrepreneurs, salary earners and youth.

In order to meet the needs of its growing customer base, the company is seeking to recruit dynamic, self-motivated, result oriented professionals to fill the following position;

1. BRANCH MANAGER

This position reports directly to the Regional Manager and will be based at a Branch of the Bank.

Role of the Job:

To provide overall oversight of the branch in the operations of the bank by ensuring compliance to the laid down policies and procedures, business growth, human resource management, risk management, customer service, quality leadership as well as ensuring that staff are provided with the necessary working tools.

Key Result Areas:

a) Business growth

- Drive growth of the Loan portfolio
- Drive growth of the Deposit portfolio
- Grow the customer numbers of savers and borrowers.
- Ensure a quality loan portfolio.
- Drive growth of the non- funded income
- Formulate and develop a plan to market the bank products and services in your location.
- Harness new business from existing customers and referrals by cross selling all bank products and services to them.
- Review and approve loan applications in the credit committee.
- Performance reporting- Make periodic assessments of the performance of each staff against set targets.
- Ensure high staff productivity.
- Conduct weekly business review meetings.

b) HR Management

- Cascade Branch performance targets to all staff.
- Appraise performance of Branch Operations Supervisor and Business development Supervisor.
- Review performance appraisals for all staff in the Branch.
- Enforcing the code of conduct/Discipline.
- Develop the annual leave plan and manage leave uptake.
- Ensure staff attendance to work.
- Manage effective utilization of staff numbers in the Branch.
- Mentor, coach, and train staff
- Review and recommend staff loan applications to the Head office staff loan committee.

c) Administration and Logistics

- Provide oversight over Bank assets.
- Ensure proper usage of Bank assets.

d) Risk Management and compliance

- Adhere to all policies and procedures.
- Ensure compliance to Audit, BCP, AML guidelines.
- Carry out spot checks on the portfolio of field officers in the field.
- Enforce the internal controls and ensure compliance to the BOU guidelines by all staff in the branch.
- Recommend regular policy changes.
- Conduct regular BCP tests as guided by head office.
- Supervise banking and credit operations in the branch.

e) Customer Service

- Ensure good customer service.
- Ensure good customer experience as per customer service charter.
- Maintain good customer relationship.

f) Planning & Budgeting

- Review, consolidate, plan, control and monitor the annual, monthly, and daily branch budgets.
- Draw staff and capex budgets.
- Minimize petty cash expenses.

g) Leadership

- Ensure activity plans are developed and enforced.
- Act as Chairperson in the Branch loan committees, delinquency, and branch meetings
- Plan and coordinate branch activities to ensure smooth flow of operations.
- Monitor liquidity and branch cash flows.
- Represent the Bank in the area of operation at corporate events and ensure to portray a good image.
- Review and evaluate branch lending and deposits operations to identify systematic risks and provide recommendations.

Minimum educational and technical competence requirements:

- A Bachelor's degree in Commerce, Marketing, Accounting, Business Administration, social sciences or any other related business discipline gained from a recognized university.
- At least three years' experience in a Banking or similar environment of which two must be in a supervisory role.
- Must have an in-depth understanding of branch banking esp. operational processes, product features, pricing, benefits, positioning, design and promotions.
- Customer Service Skills.
- Team Leadership (supervision)
- Critical thinking, analytical, attention to detail and problem-solving skills.
- Good verbal and written communication skills
- Computer literacy is a must.
- Highly organized person with ability to multitask.
- Ability to work well under pressure and with minimum supervision.
- Good interpersonal skills.
- High level of integrity and self-initiative.

- Willingness to work in the field at least 60% of the time.
- Willingness to work outside the Central Business District of Kampala

Applications:

Suitably qualified candidates should address their application to Head, Human Resource, Finance Trust Bank, TWED PLAZA, Plot 22B, Lumumba avenue , Kampala, Uganda, and email it to jobs@financetrust.co.ug. as well as photocopies of academic testimonials, and a CV. The CV should include telephone contacts and email addresses of three referees, one of who should be the most recent employer.

Closing date for submission of the applications is **12th February, 2025**. *Only shortlisted candidates will be contacted directly on Tel. Numbers 0312 222600 or 0414 341275 ONLY.*

