

JOB ADVERTISEMENT

Job Title	Branch Manager (BM)
Department	Operations Department
Reporting to	Board of Directors, Jumbo Sacco
Location	Jubilee Exchange Building, 5 th Flr, Mama Ngina Street
Work Pattern/Hours	As per the Sacco's HR Policy-Full time

Role Purpose

The Branch Manager (BM) shall report to the Board of Directors. The Branch Manager shall oversee the day-to-day operational functions of the SACCO and is responsible for daily communication with the Board, creating operations strategies and policies, communicating operational strategies to employees, building employee alignment with Sacco's goals. The Branch manager is also responsible for ensuring and improving the performance, productivity, efficiency and profitability of departmental, branches and overall organizational operations through the provision of effective leadership.

Key Responsibilities

1. Operations Management:

Coordinate and supervise daily SACCO operations, ensuring efficient service delivery and adherence to approved procedures.

2. Member Services:

Ensure quality and timely member service, resolve complaints, and maintain high service standards.

3. Credit Operations:

Oversee loan processing, documentation, disbursement, monitoring and debt recovery in line with approved credit policies.

4. Savings & Transactions:

Supervise savings, withdrawals and member transactions, ensuring accuracy, authorization and proper controls.

5. Team Leadership and Human Resource Management:

Supervise operations of staff, allocate duties, monitor performance, and identify training needs.

6. Compliance, Risk & Controls:

Maintain effective internal controls, manage operational risks, ensure segregation of duties, and comply with applicable laws, regulations and SACCO policies.

7. Reporting & Reconciliations:

Prepare operational reports, monitor key performance indicators, and coordinate reconciliations with the Finance/Accounts Department.

8. Systems & Policies:

Formulate and implement departmental and organizational policies and procedures to maximize output.

9. Business Development:

Plan and execute with the Staff on member education, recruitment, savings mobilisation, product uptake and implementation of the SACCO's business and strategic plans.

11. Relationship Management:

Facilitate effective and quality relationship management at all levels with Internal & external customer and suppliers.

10. Board & Management Support:

Provide timely operational information and recommendations to management and the Board, and implement approved decisions within delegated authority.

Perform such other duties as may be assigned by the Board.

Key Performance Areas: Service delivery • Loan turnaround and portfolio quality • Compliance • Internal controls
• Staff performance • Operational efficiency • Member growth • Timely reporting

Governance Responsibilities: Advise the Board on various matters affecting the Sacco, both internally and industry wide.

- Prepare and present Board papers/reports as directed by the Board from time to time
- Liaise with the Board and assist in the development of strategic plans for operational activity, Implement and manage operational plans.
- Coordinate external engagements and correspondences with key partners, e.g. banks, consultants and apex bodies like SASRA, Ministry, KRA, KUSSCO, CAK, etc.
- Ensure all stakeholders are relating well with the Sacco, i.e. Staff, Board of Directors and other external stakeholders
- Perform such other duties as may be assigned by the Board.

Essential Skills and Key Attributes

Essential Skills /Qualifications

- Bachelors degree in any business field (Accounting, Finance, Marketing, Administration)
- Master's degree in Business Administration; Finance/ Strategic Management or an equivalent post graduate qualification will be an added advantage.
- 5 years'and above relevant experience, 3 years must be in senior management positions.
- Prior working experience in a Sacco, Commercial bank or a Microfinance bank is mandatory.
- Accounting certification CPA(K)/ACCA will be an added advantage
- Working knowledge on banking and accounting systems.

Attributes

- Good analytical, communication, organizational and interpersonal skills
- High degree of integrity Strategic thinking and results oriented.
- Adequate knowledge of organizational effectiveness and operations management
- Track record of good management and development skills
- Knowledge of computerized accounting systems

To Apply, send the following not later than 4th October 2026

- Detailed CV including 3 referees and a cover letter to; recruitment@jumbosacco.com

Shortlisted candidates must fulfill the requirements of chapter six of the constitution of Kenya 2010 including;

- Certificate of Good Conduct from the Director of Criminal Investigation
- A valid Tax Compliance Certificate from Kenya Revenue Authority
- Clearance Certificate from an approved Credit Reference Bureau