



Letshego
Faidika Bank

We are Hiring

Branch Managers
(Dar Es Salaam & Mbeya)

« **SWIPE LEFT**

FOR COMPREHENSIVE INFORMATION
REGARDING THE VACANCY



letsgo.letshego.com

Job Title: Branch Managers (Dar Es Salaam & Mbeya)
Reports To: Country Sales Manager

Purpose of the Job:

The role is responsible for providing world-class financial solutions to our customers, with a view of earning the best returns for the shareholders

Key Accountabilities:

- To participate in the definition of the branch objectives, to make sure they are known and understood by him/her and the branch staff
 - To organize prospecting and communication actions in the intervention area of the branch (markets and commercial areas) by assigning tasks and targets to Relationship Officers, so that objectives and targets are reached in a timely manner (qualitative and quantitative results both on deposit and lending sides).
 - To identify clients' needs and propose new products/services to the management of the company (field visits, regular meetings with Business staff) and to maintain on-going market intelligence activities with special attention to competition.
 - To develop the overall branch portfolio in accordance with targets set by the management, both in terms of quantity and quality.
 - To make sure that loan applications and loan appraisals are processed according to the company's standard (cf. policies, procedures and guidelines), with special regard to completeness of documentation (both for paperwork and for data processing in the Management Information System – MIS)
 - To chair the loan committee meetings for decision making on loans (approval, conditional approval, adjustments in terms of loan features, decline). If loan committee chairperson's role is assigned to some supervisor, ensure a regular review of decisions made to assess adherence to policies, procedures and guidelines (including environmental and social policy), and take corrective action if needed.
 - To monitor the loan portfolio and to follow the timely repayments by using the ad-hoc reports, and to organize and follow results of recovery actions in case of late repayments.
 - To ensure that deposits products and services are marketed in the branch and in the field, and that quantitative and qualitative results are met in a timely manner.
 - To ensure that the client registration process and account opening process are run in line with policies, procedures and guidelines (both paper work and data processing in the MIS), with special attention to be given to Know Your Customer – KYC and Anti Money Laundering Policy
 - To ensure regular reviews of cash flows on the deposit accounts for AML purposes; to report to the (Compliance Officer) should any suspicious behaviour be noted.
 - To ensure that the branch always handles sufficient liquidities in order to guarantee a smooth processing of transactions (e.g. withdrawal on deposits, loan amounts withdrawals), while keeping below the maximum authorised amount. To ensure that such liquidity level is anyhow not in excess considering expected in-flows and out-flows, and in such a case operate deposit with partner bank(s) to limit exposure to robbery and to maximise return of liquidities.
 - To ensure that the safe custody of the branch cash at all time, with all cash handling procedures and policies well followed.
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- To ensure that the daily client cash transactions at the teller counter are performed in line with the cash management procedures (e.g. management of in- and out-flows between tellers, between teller's tills and main vault), and that clients cash deposits and withdrawals are handled by tellers in line with the said procedures
- To perform daily checks of the cash in hand at the tellers' level and at the main vault level
- To document any cash in excess or shortage, and to refer when applicable to the operation Department.
- To plan the overall branch activities (or apply the standard plan as established by management) i.e. scheduling loan committee meetings, weekly meetings with the branch staff, specific meetings with such or such type of staff or individuals according to needs, mandatory cash controls, level of improvised field visit to ensure, data processing for reports, training on innovations or refreshment on existing topics, etc. (and to ensure a strict follow-up of such schedules)
- To participate in regular management meetings held at the head office level
- To develop a structured knowledge of small businesses developmental issues, for an improved performance of the branch and of the company

Thinking Requirements and Working Complexity:

- Ability to meet objectives (quantitative and qualitative) determined by the Financial Inclusion
- Ability to represent Letshego Faidika Bank in the intervention area by demonstrating professionalism and dynamism, and to develop a valuable knowledge of his/her intervention area, gaining respect and confidence from the clientele
- Ability to communicate clearly with clientele, staff under supervision and management at the head office level, both orally and in written
- Ability to apply and make apply by staff the official policies, procedures and guidelines
- Ability to anticipate, identify, and analyse issues that may hamper the development of the branch
- Ability to ensure a regular and transparent reporting to higher ups, and to propose new initiatives for the overall business development

Knowledge and Experience Required of Job Holder:

- Bachelor Degree/Advanced Diploma in Banking, Finance, Accounting, Marketing, Business Administration, Sociology
- Diploma in Banking, Finance, Accounting, Marketing, Business Administration, Sociology
- At least 5 year work experience as Branch Manager in banking industry or commercial institution

FOR SUBMISSION OF YOUR APPLICATION

Interested and qualified applicants are requested to submit their application attaching current CV and a cover letter explaining why you are the best fit for the position by or before **1 st March 2024** through the email tz.human.resources@letshego.co.tz

Disclaimers: This advert is not an in-depth list of all duties and responsibilities associated with the position. Only short-listed candidates will be contacted.



Letshego
Faidika Bank

We are Hiring

Transactions Processing Lead

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FOR COMPREHENSIVE INFORMATION
REGARDING THE VACANCY



[letshego.letshego.com](https://letshego.com)

Job Title: Transactions Processing Lead
Reports To: Operations Manager

Purpose of the Job:

The role is responsible for Responsible for all back office operations – cheque book management, cheque transactions, reporting on operational performance, operational procedures, technical and assisting on operational supports on new products and Management Information System , to ensure optimal efficiency in head office and branch operations.

Key Accountabilities:

- Responsible for the general management of the daily Operations in Department
 - Supervises and oversees all activities in the unit (includes regular controls of his/her staff's activities)
 - Manages Head office Unit's directory on the Operations server and ensure that all the validated documents are posted in the relevant folders/sub-folders
 - Oversees the technical contra and interbranch suspense account to ensure correct posting of transactions.
 - Ensures operational reports (weekly, monthly, quarterly, and annual) are prepared and delivered on time to concerned parties.
 - Ensures all operational data sent to stakeholders are complete, consistent and accurate
 - Proposes and supervise the development of additional reports
 - Supervises the improvement of reporting formats and procedures
 - Responsible for determining the minimum stock of cheque books to be maintained by our supplier
 - Monitors Stock level of cheque books with our supplier
 - Responsible for regular report on the performance of the cheque product
 - Supervises the development of a system of collecting feedback on procedures from the branches for possible review
 - Supervises the updating of related procedures / forms / policies and tools, and to ensure communication to all the users.
 - Supports training sessions in the branches to implement new procedures and corresponding control tools.
 - Supervises the development of new work instructions in collaboration with other departments
 - Ensures there communication related to any new instructions/procedures to all stakeholders
 - Ensures the follow-up of all requests submitted to IT department for implementation
 - Supervises the operation of M-pesa, SMs service, Mobile banking, Mobile money Agent services, ATM card services, Western Union, Financial services, KYC and account opening
 - Responsible for preparation of all documents for posting of transaction/corrections in TBBC
 - Oversight responsibility for the creation of staff CIF and staff accounts in TBBC
 - Performance of quality assurance on new products, processes and automation initiatives on TBBC or other systems
 - Ensuring that all activities are performed in accordance within the guidelines of the policies and procedures of the bank
 - Build a continuous improvement culture by identifying opportunities for process improvement
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Thinking Requirements and Working Complexity:

- Ability to meet objectives determined by Operations Department
- Ability to ensure a clear, transparent and accurate information to all stakeholders
- Ability to understand and improve policies and procedures of the company
- Ability to respect deadline and work under pressure
- Ability to organize his/her work with definition of a planning and a tasks list
- Ability to communicate efficiently, both orally and in written (ability to write clear and concise memos, work instructions, procedures)
- Superior analytical and problem solving skills with a keen attention to detail.
- Good drive for initiatives
- Proficiency in spreadsheet, word processing and database applications.
- Ability to work in a fast-paced environment without losing your ability to multi-task is critical.
- Ability to manage information by using the MIS and keeping records

Knowledge and Experience Required of Job Holder:

- Minimum of first degree in Social Sciences/Humanities, Business Administration, Mathematics, Statistics, Accounts, Banking and Finance. Full functionality on Microsoft Suite and familiarity with operational, financial, quality assurance procedures is important.
- Minimum 3 years relevant experience of which one should be in operational/financial institution. Good understanding of the banking industry will be an advantage. Knowledge of any banking software, statistical and reporting tool will be an advantage
- Understanding of operations policies and procedures.
- Customer Service Management

FOR SUBMISSION OF YOUR APPLICATION

Interested and qualified applicants are requested to submit their application attaching current CV and a cover letter explaining why you are the best fit for the position by or before **1 st March 2024** through the email **tz.human.resources@letshego.co.tz**

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