



Financing a Better Future

Yako Bank (U) Limited was incorporated in the Republic of Uganda in 2010 and licensed as a Credit Institution by the Bank of Uganda in 2020. In September 2015, Yako got its license to operate as a deposit-taking institution and started operations under Yako Microfinance (U) Limited. It upgraded to a Credit Institution in 2020 and was licensed to operate as Yako Bank (U) Limited. Different shareholders own Yako Bank which has been licensed by the Bank of Uganda to provide savings and lending products to different clients.

To meet the needs of its growing customer base, the Bank is seeking to recruit a dynamic, self-motivated, result-oriented professional to fill the following position;

Branch Operations Manager.

This position reports directly to the Branch Manager and it will be based at the Branch.

Role of the Job.

The Branch Operation Manager is responsible for assisting the branch manager in ensuring the smooth running of daily branch operations and a high standard of operational control; especially in the areas of customer onboarding process as well as compliance to AML/CFT internal rules. In addition, the Office bearer shall also provide efficiency in meeting customers' banking needs and work together as a team in achieving sales and noninterest targets of the branch.

Key Result Areas.

- Supervises Loan Officers to ensure performance targets are achieved at individual and Branch levels.
- Assisting the Branch Manager in chairing delinquency and loan committee meetings at the branch.
- Assisting the Branch Manager in setting individual targets for loan officers.
- Verifying the authenticity and completeness of loan documentation.
- Conduct weekly branch staff meetings to discuss operational issues, with particular emphasis on recent changes in policies and procedures.
- Facilitate audit, compliance, HR or any other relevant and required support sessions at the branch.
- Cross-sell other Yako services to clients.
- Handle employee grievances under his /her supervision in line with the Human Resource Policy and Procedures.
- Schedule work and leave of direct reports.

- Support the process for account opening and validation in the system as effectively as possible. Making sure documents submitted by front officers are accurate and valid.
- Take action to follow up if the provided documents are not complete.
- Support internal audit and external audit follow-up.
- Contribute to the efficient delivery of customer requests, including, issuance of chequebook, cheque activation, bank confirmation (i.e., scheduled account statement printing...), ATM issuance, etc.
- Maintain proper control of sales kits and stock for FD certificates, brochures, etc.; take action to report and request new stock as necessary.
- Support and handle complex customer issues in supporting sales areas while executing excellent customer service principles.
- Monitor daily account movement in material amount and make necessary reports to BM.
- Work in collaboration with front officers to collect pending fees (e.g., dormant fees) and improve the structure of value accounts; take action on closing low-value accounts.
- Maintains a cooperative and productive work atmosphere, including a “speak-up culture” within the branch.
- Assist BM on other operational tasks as assigned by BM.
- Initiates branch staff performance appraisals, promotions, training, and transfer in line with Yako HR police.
- Build the team's capability to address current business requirements as well as the future requirements of the organization, keeping in mind individual skill levels, abilities, and aspirations.
- Ensure the safety and well-being of his/her direct reports at all times.
- Plan and recommend leave for staff within your team in consultation with the Branch manager.
- Manage cash and vault maintenance at branch.

Required Competencies.

- A Business degree in finance, Commerce, Business Administration, Economics, Statistics, management, or any relevant field.
- Possession of a Certified banking qualification will be an added advantage
- Risk/Controls Management,
- Critical thinking, analytical, attention to detail, and problem-solving skills.
- Good verbal and written communication skills
- A minimum of 2 years’ experience in a Banking or similar environment of which 1 must be in an operations supervisory role.
- Must have an in-depth understanding of branch operational processes, product features & pricing.
- Excellent Customer Service Skills

- The ability to communicate clearly both verbally and in written form in a professional manner is deemed essential.
- Ability to build functioning working relationships across organizational, corporate, and cultural boundaries.
- Ability to demonstrate positive image and role model Yako Bank's values and leadership behaviors.
- Must be a person of impeccable integrity.

Applications:

Suitably qualified candidates should address their application to the Human Resource & Administration Manager, Yako Bank, Forest Mall Lugogo, Kampala, Uganda, and email it to hr@yakobank.com 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.

The closing date for submission of the applications is **3rd February 2025**. *Only shortlisted candidates will be contacted.*

Please note that in line with the bank's procedures, no job offers are made online.