

YAKO BANK

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

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

1. Branch Manager.

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

Role of the Job:

The Branch Manager is responsible for providing overall leadership, management, and strategic direction of the branch to ensure sustainable business growth, operational excellence, compliance with regulatory requirements, and superior customer service. The role holder is accountable for branch performance, risk management, people leadership, sales growth, and ensuring full adherence to AML/CFT and internal control frameworks, while safeguarding the Bank's assets and reputation.

Key Result Areas:

Branch Leadership & Performance

- Provide overall leadership and direction to branch staff to achieve business, sales, and non-interest income targets.
- Set, communicate, and monitor individual and branch performance targets for all staff.
- Chair branch delinquency meetings, loan committee meetings, and performance review sessions.
- Drive portfolio quality, growth, and recovery in collaboration with Credit, Risk, and Recovery teams.
- Ensure a positive, ethical, and high-performance culture, including a strong “speak-up culture.”

Operations & Controls

- Oversee smooth day-to-day branch operations in line with Bank policies and procedures.
- Ensure strong operational controls, risk mitigation, and adherence to AML/CFT, KYC, and regulatory requirements.
- Monitor daily account movements and report material transactions to Head Office as required.
- Oversee cash management, vault maintenance, and branch security at all times.
- Ensure proper control of branch assets, sales kits, stationery, and certificates.

Customer Service & Business Development

- Ensure efficient and timely delivery of customer requests including account opening, ATM issuance, cheque books, confirmations, and statements.
- Support resolution of complex customer issues and ensure excellent service standards.
- Drive cross-selling of Yako Bank products and services.
- Monitor and improve account value structure, including closure of dormant or low-value accounts where applicable.

People Management & HR Responsibilities

- Supervise, coach, and develop branch staff to enhance productivity and capability.
- Initiate staff performance appraisals, promotions, training, disciplinary actions, and transfers in line with HR policies.
- Handle staff grievances professionally and fairly.
- Plan, approve, and manage staff work schedules and leave in consultation with Head Office.
- Ensure staff safety, wellbeing, and compliance with workplace standards.

Compliance, Audit & Reporting

- Facilitate internal, external, compliance, and regulatory audits and ensure timely implementation of audit recommendations.
- Ensure accuracy, authenticity, and completeness of loan and customer documentation.
- Prepare and submit required branch reports accurately and on time.

Strategic Support

- Implement Head Office strategies and contribute to branch-level business planning.
- Provide regular feedback and recommendations to management on branch performance and operational improvements.
- Perform any other duties assigned by Management in line with the role.

Required Competencies

- Bachelor's degree in Finance, Commerce, Business Administration, Economics, Statistics, Management, or a related field.
- A professional banking qualification or certification will be an added advantage.
- Minimum of **5 years' experience** in banking or a similar financial services environment, with at least **2 years in a branch leadership or managerial role**.
- Strong understanding of branch operations, banking products, pricing, and regulatory requirements.
- Proven experience in people management, performance management, and business growth.
- Strong risk and controls management skills.
- Excellent analytical, problem-solving, and decision-making abilities.
- Strong verbal and written communication skills.
- High level of integrity and professionalism.
- Ability to build effective working relationships across teams and cultures.
- Ability to role-model Yako Bank's values and leadership behaviors.

Applications:

Suitably qualified candidates should address their application to Human Resource & Administration Manager, Yako Bank, head office Forest Mall Lugogo, Kampala, Uganda, and email it to hr@yakobank.com as well as photocopies of academic testimonials, and a CV in one document. 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 **January 31st, 2026**. *Only shortlisted candidates will be contacted.*

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