

Tugende

<https://gotugende.com/job/branch-executive-advert/>

Branch Executive

Description

Title: Branch Executive

Reports to: General Manager

Labour Grade: 4

Location: Different Locations in Uganda

Application Opening: 11th March 2024

Application Deadline: Open

Hiring organization

Tugende Limited

Employment Type

Full-time

Date posted

3 April 2024

About Tugende

[Tugende](#) uses asset finance, technology, and a customer-centric model to help informal sector entrepreneurs dramatically increase their economic trajectory. Tugende's core asset finance packages include medical and life insurance, training, safety equipment, and digital credit profiles in addition to affordable asset financing for SMEs. By helping clients grow economically and build digital track records of responsibility, we are creating a long-term ecosystem for MSMEs to grow and thrive.

Tugende is tackling the credit gap for small businesses in Africa by enabling informal entrepreneurs to 1) own income-generating assets, 2) build a verifiable digital credit profile, and 3) earn future growth opportunities through the Tugende digital platform. This platform includes discounts, smartphones, e-commerce opportunities, and on-demand credit lines. Tugende has financed 70,000+ clients and has hundreds of employees serving clients across 23 branches in Uganda and 10 in Kenya.

About the role

The candidate in this position will be responsible for overseeing the efficient and profitable operation of all branch activities. The Branch executive will be responsible for overseeing all the collection efforts at the assigned branch to ensure the set company targets are met i.e PAR, Effective Repayments, Cancellation rates, etc. and ensuring the growth of the branch.

The successful candidate will exemplify and embrace Tugende's Core Values of: Integrity, Empathy, Solutions Oriented, Work as a Team and Always Growing

The Branch Executive will execute the following key duties and Responsibilities

Team Management

- Provide strong leadership to the operations teams at the assigned branch to ensure the achievement of set targets and expense control
- Supervise staff to ensure smooth operations and service delivery at the

branch level

- Supervise and coordinate the safety and security function at the branch
- Train and coach all field teams and support functions on Tugende operations, expectations, core values, rules and regulations.
- Participate in the regular performance reviews for the branch staff
- Ensure proper support to the branch by the head office functions

Customer Service

- Understand and respond to client's questions and challenges
- Train other team members, especially the field team to provide good customer service to clients and timely resolution of customer queries
- Understand the customer experience by regularly participating in customer activities (e.g. classes, vetting visits, calls and visits to clients, impounding events, lease completion activities, and lease termination activities)
- Ensuring proper and timely assets lease management i.e acquiring necessary documentation and ensuring assets are disbursed on time.
- Monitor client's lifecycle from onboarding, payment schedules to final closure of issuance of logbooks
- Attracting new customers and expanding customer base in the assigned geographical regions
- Guide branch teams and support product marketing and information campaigns
- Play an active role in generating sales for the branch through field marketing activities, customer engagement etc.

Manage field operations

- Support the collection, recovery process and client's vetting processes
- Ensure proper implementation of operations policies and procedures

Reporting

- Submit operations status reports to supervisors indicating progress, challenges and way forward
- Strengthen existing stakeholder engagements and local business partnerships, e.g. Police and other security agencies, local authorities, suppliers. Also establish contacts that are necessary for business operations in cases where they do not exist.
- Identify new business opportunities within the region

Manage branch administration

- Custodian of all Branch resources to ensure that they are properly utilised and accounted for.
- Ensuring the branch is profitable by increasing sales, monitoring expenses, portfolio performance and efficient operations
- Propose process, procedure and cost-efficiency improvements for the branch
- Ensure a conducive working environment with all the required resources for team productivity

Note: This job description gives a general guideline, and therefore does not include an exhaustive list of all duties and responsibilities

Key Requirements

Knowledge, experience, skills and qualification;

- Bachelor's Degree or equivalent in Business
- Certified copies of all academic documents
- At least 3+ years' of management or supervisory experience. Prior experience in asset finance/microfinance preferred.
- Unquestionable degree in integrity and transparency.
- Riding Competence preferably Class A and B is a requirement for this position
- Excellent analytical skills.
- Highest degree of dependability and commitment.
- Connect with customers, colleagues and the community, and spot talent in others

Personal attributes and abilities

- Innovation: develops new, better or significantly different ideas, methods, solutions or initiatives within your role that result in improvement of the departmental output and Tugende as a company.
- Accountability: holds self and others accountable for all work activities, research and personal actions and decisions, follows through on commitments and focuses on those activities that have the greatest impact on meeting measurable high quality results for the departmental success.
- Service excellence: ability to put into action customer service concepts, processes, and techniques to access internal and/or external customers' needs and expectations and meet or exceed those needs and expectations through providing excellent service directly or indirectly.
- Planning and organizing: develops clear goals that are consistent with agreed strategies; identifies priority activities and assignments; adjusts priorities as required; allocates appropriate time and resources for completing work; foresees risks and allows for contingencies when planning; monitors and adjusts plans and actions as necessary.
- Interpersonal relationships: the ability to effectively interact within and across departments/units in a constructive and collaborative manner.
- Excellent oral and written communication skills: understands effective communication concepts, tools and techniques, ability to effectively transmit, explain complex technical concepts in simple, clear language appropriate to the audience, and receive, and accurately interpret ideas, information, and needs through the application of appropriate communication behaviors.
- Professionalism and maintaining the Tugende Employer Brand: maintains high level of professionalism in all correspondence and being empathetic and personable
- Positive attitude: maintains a mindset of "getting things done" and finding satisfaction in developing sustainable long-term solutions at all times.
- Flexible and resilient: willingness to travel, work in rural areas, flexible in schedule and work hours, seeks direct feedback and sees every challenge as an opportunity to grow.

What will you gain?

Career trajectory: This role has a significant potential to grow as the company grows. The person in this role should expect to grow into a Regional Manager overseeing and supervising multiple branches.

Learning points: In this position you will be able to learn how to excel in a fast

paced, data driven environment. You will learn or build upon your existing knowledge in applying robust data analytics models to drive decisions.

Meaningful work: Tugende's work gives entrepreneurs the tools to earn a living for themselves and their families. For example, with our product of motorcycle financing, we are changing the face of the boda industry in East Africa, and proving that dedicated and self motivated entrepreneurs can take on the responsibility of financing a significant asset and earning a livable wage. Help be part of this movement!

Great team: Tugende has a smart, fun, and growing team of hundreds Employees in Kenya and Uganda. We take our work seriously but love to joke and have fun.

Hours and compensation: This position is for a full-time employee who can take on additional responsibilities as new tasks and projects come up.

More About Tugende:

Tugende means "let's go" in Luganda and what you see when you get on the back of a motorcycle-taxi and it signifies the company's mission. Tugende has been recognized as a 2012 Unreasonable Fellow, [2014 Echoing Green Global Fellow](#), [2016 GSBI Fellow](#), and received the MIT Zambezi prize in 2015 as one of the top 3 financial inclusion start-ups in Africa. We have appeared in [The Guardian](#), [BBC](#), [Economist](#), and 2021 Inclusive [Fintech50! Award Winner](#), [African Banker 2022 Financial Inclusion Award](#), the [lend a hand blog](#), and [Reuters video](#). Beyond geographic growth, Tugende's future includes multiple asset finance products and tools to help Tugende reach millions of clients across Africa without losing high-touch personal support.

Application procedure: Interested candidates who meet the above requirements should follow this [Link](#) and apply.