



Branch Manager

First Ally Trust Microfinance Bank

Experience Level: 5 -7 years

Location: Lagos

About the Role

First Ally Trust Microfinance Bank's Branch Manager is responsible for the development, coordination, supervision, and implementation of operational and business activities in the branch. The job holder implements strategic plans and drives sales targets and revenue in line with budgetary projections.

Duties and Responsibilities

- Ensure high-quality service by efficiently managing, developing, and using all available resources (i.e., staff, systems, and processes).
- To ensure that customers are migrated to more appropriate and cost-effective channels and that cross-selling opportunities are identified and actioned based on customer needs.
- Proactively identify and assess the risks faced by the branch and reduce the overall exposure by maintaining an effective system of controls.
- Ensure the effective rollout of management initiatives to the branch
- Maintains a high level of integrity and ethical standards
- Manage assets, e.g. cash and cost accountabilities, with emphasis on the containment of controllable costs
- Manage and ensure overall operational readiness/efficiency of branch infrastructure (including premises, assets, physical security, opening/closing procedures, and operational issues such as fraud, losses, and differences).
- Ensure that an effective control structure is maintained, with control activities defined at every level and duties appropriately segregated, and recommend revision of internal controls where appropriate, to address new or previously uncontrolled risks.
- Ensure that dual controls and levels of authority and limits of access to information/systems are adhered to
- Develop marketing and relationship management plans to achieve responsive sales targets for the centers
- Coach the responsive relationship management team on product knowledge.



- Monitor and manage the performance and development of subordinates to ensure sustained profitability, compliance with the Code of Banking Practice, internal controls, and overall well-being of staff
- Prepare a staffing plan to meet service demands in the branches
- Prepare periodic reports including daily, weekly, monthly, quarterly, and annual reports
- Achieve volume and revenue target
- Flexibility to carry out any other task as requested by management.

Requirements

Qualifications

- HND/BSc in Science, social science or any other related course
- Evidence of completion of Microfinance Certification programme.

Skills

- Basic Financial Analysis – Ability to interpret income statement, balance sheet, cash flow statement, and financial ratios.
- Business acumen – Ability to spot opportunities and optimize revenue generation for the business
- A thorough knowledge of standardised banking products
- Analytical and practical understanding of workflow, capacity planning/optimisation and process implementation
- Proven experience of marketing and negotiating techniques
- A good working knowledge and understanding of behavioural credit scoring principles and practices, including an understanding of all SME products.
- Extensive knowledge of banking regulations
- Understanding and application of Best Practice in all areas of Operations with the ability to drive efficiency and effectiveness
- Strategy planning and implementation
- Strong planning, organizational and time management abilities
- Excellent computer skills; experience in financial software, Microsoft Office Suite
- Advanced knowledge of regulatory provisions, policies and best practices
- Leadership, team management and mentoring

- Metrics-driven mindset
- Excellent verbal and written communication skills, including the ability to effectively communicate with internal and external customers.
- Proficient in the use of MS Office suite.