



## VACANCY

### Branch Manager

The Branch Manager is responsible for maintaining the operation, growth and profitability of the Branch at target levels through the expansion of member relationships, attainment of sales and service goals, and development and maintenance of a high quality sales and service culture.

#### KEY RESPONSIBILITIES

The main duties of the **Branch Manager** will be:

##### 1. Operations Management

- Manage the daily operations of the Branch including Money Remittance, Loans and Customer Service according to operational standards, ensuring adherence to the policies and procedures of the Credit Union.
- Resolve member problems and/or respond to inquiries.
- Ensure that all member problems/inquiries reported to the Branch are properly addressed and resolved within the Branch or the Credit Union's structure.
- Advise Assistant General Manager, Operations and Customer Service of training needs and/or production problems.
- Maintain a high standard of member service.
- Coach and counsel Branch employees. Recommend disciplinary action as needed.
- Monitor and appraise the job performance of Branch employees.
- Protect the Credit Union against losses due to fraudulent acts.
- Complete all mandatory training sessions (e.g. Anti-Money Laundering/Counter Financing of Terrorism), and ensure that they are completed by all direct and indirect reports, by the stated deadlines.
- Maintain custody and control over all cash and assets of the Branch in keeping with the Credit Union's Policies and Procedures.

##### 2. Loans Management

- Interview loan applicants, analyse credit and financial information and make decisions on loans within prescribed limits.
- Accurately complete required loan forms and related documents necessary in the lending process.
- Assure quality control of disbursement of loan cheques.
- Verify payment date.
- Ensure amount on cheque agrees with loan amount.
- Ensure proper signatories and required documentation is retained.
- Arrange for prompt dispatch of all loan applications that are to be approved by the Credit and

Loans Committees.

- Keep abreast of all changes in lending procedures and policies as required for underwriting.
- Approve loans within the limit specified by the Credit Union's Authority Schedule.
- Monitor the loan approval and disbursement process to ensure that loans granted by the Credit Union are made only after careful examination of the borrowers' character and credit worthiness, the capacity to repay and the collateral offered.
- Monitor the lending programme at the Branch, to ensure that the policies and procedures set by the Credit Union are being followed.
- Ensure that loans are reviewed on a timely basis.

### **3. Membership Recruitment, Sales and Marketing**

- Administer the sales and cross selling of the full range of financial services at the Branch.
- Select and meet with current and potential employee groups and companies in the Branch area to promote member growth.
- Market the Credit Union's products and services (including Money Remittance, Savings and Deposit Accounts, Golden Harvest and Cambio) to the community in which the Branch is located.

### **4. Arrears Management**

- Provide support at the Branch level for the Credit Union's arrears management and loan collection programme.
- Ensure that an effective system of arrears management and delinquency control is in place at the Branch.

## **QUALIFICATIONS & KEY COMPETENCIES**

### **Minimum Required Education, Knowledge and Experience**

- Bachelor of Science degree in Management Studies, Business Administration, Accounting or a related area.
- Five (5) years' experience at a senior level in branch operations in a credit union or other financial institution.
- Thorough knowledge of the Credit Union's products and services.
- Thorough knowledge of the Credit Union's operating policies and procedures.
- Thorough knowledge of relevant Jamaican laws and regulations.
- Advanced level of proficiency in all areas of Microsoft Office and the Clareti system.

Applications should be submitted to the **Human Resources & Administration Manager** no later than **Friday, September 14, 2018**. Please send email to [careers@cwjcu.com](mailto:careers@cwjcu.com)

*We thank all applicants for their interest, however only short listed candidates will be contacted.*