



FINANCE TRUST BANK

Finance Trust Bank was licensed as a Tier 1 Commercial Bank on 11th November, 2013, taking over the financial services business of Uganda Finance Trust Limited (MDI). Today Finance Trust Bank is a fully-fledged commercial bank serving a clientele of over 500,000 depositors and over 37,000 borrowers, through a network of 35 branches country wide. The bank offers a variety of Products and services including; Savings, Current accounts, Loans, Money transfer services and Bills payments to its target market which comprises of micro, small and medium entrepreneurs, salary earners and youth.

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

1. Head of Retail

This position reports directly to the Chief Business Officer based at the Head Office.

Role of the Job:

The purpose of this job is to lead the development and execution of FTB's business growth strategy and to offer leadership to business development and delivery teams. The Head of retail also holds accountability for monitoring the performance of new and existing retail products and effective management of key customer relationships in addition to ensuring the performance of the branches sales teams.

Key Result Areas:

Strategic/Financial:

- Oversee the formulation and implementation of FTB's Retail Business Growth strategy.
- Drive the achievement of set business targets; Profit Before Tax (PBT), Balance sheet and other performance targets.
- Lead the preparation of annual marketing plans and strategies for liability generation to enable Business Growth Managers achieve targeted growth objectives.
- Conduct competitor analysis, market analysis and research, customer needs analysis on an ongoing basis to ensure continued competitiveness, relevance and profitability of retail banking offerings.
- Lead strategies for driving financial inclusion and Community banking
- Lead strategies for effective launching of new products to ensure favourable market response and optimum build-up of revenue.

Customer:

- Maintain and acquire customer relationships to improve deposit liabilities and asset growth.
- Develop and grow the Relationships with retail banking Customers.

- Implement structures for effective customers' relationship management and ensure continuous tracking and measurement of retail customer satisfaction/loyalty.

Operations:

- Work in collaboration with the Customer Service team to define and improve service delivery standards.

People

- Directly supervise the activities of Business Growth Managers within own unit to ensure optimal achievement of set targets.
- Responsible for delivering effective people management processes including performance management, talent management, training and staff career development and succession planning

Minimum educational and technical competence requirements

- Minimum of a first Degree in Commerce, Accounting, Business Management or Administration or any other relevant field.
- A Master's Degree in Commerce, Accounting, Business Management or Administration would be an added advantage.
- Industry specific training e.g. in risk management, compliance etc
- Membership of professional banking body (at Associate or Fellowship level) is an added advantage
- At least 7 years' work experience, 3 of which should be in a in Management role skewed to micro lending / retail banking / Agriculture, products, Marketing or Business Development position in a busy commercial setting preferably a financial services institution
- A versatile individual with significant headroom and experience in various facets of management (Agriculture lending, Credit analysis, Business Growth, strategy etc)
- Strong track record in micro-lending / agriculture lending and personal lending
- Excellent communications and engagement skills.
- Strong skills in stakeholder management and relationship building
- High level of integrity and strong entrepreneurial skills
- Self-drive and initiative

Applications:

Suitably qualified candidates should address their application to Head, Human Resource, Finance Trust Bank, TWED PLAZA, Plot 22B, Lumumba avenue , Kampala, Uganda, and email it to jobs@financetrust.co.ug. 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.

Closing date for submission of the applications is **31st March ,2024**. *Only shortlisted candidates will be contacted directly on Tel. Numbers 0312 222600 or 0414 341275 ONLY.*

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