

JOB ADVERT

Job Title:	Branch Manager	Division:	Microfinance
Reports To:	Programme Manager or Operations Manager	Programme:	Shared Services
Number of Direct Report:	1	Location:	Acornhoek (Mpumalanga Province)
Paterson Grade:	TBC	Employment Type	Permanent

Primary Purpose

The incumbent is responsible for the effective day-to-day operations, management and oversight of the Branch aligned to WDB Trust Strategy and Operational Plan and assists the Operations Manager to ensure that all targets are achieved.

Key Performance Areas (KPIs)

- 1 Branch Operations Management
- 2 Loan Portfolio Management
- 3 Team Leadership and Development
- 4 Stakeholder Management and Client Support
- 5 Compliance and Risk Management
- 6 Strategic Contribution
- 7 Reporting and Communication

Key Performance Indicators (KPI's)

1. Branch Operations Management

- Oversee day-to-day branch operations, ensuring efficient and compliant delivery of microfinance services.
- Implement policies and procedures as outlined by the Operations Manager and Head of Programme.
- Manage branch resources, to achieve operational goals.

2. Loan Portfolio Management

- Supervise Loan Officers to ensure proper client mobilisation, group formation, and loan disbursement.
- Monitor loan performance, including repayment rates, and address delinquencies promptly.
- Analyse loan data and prepare reports on branch portfolio performance for senior management.

3. Team Leadership and Development

- Lead, motivate, and coach Loan Officers to meet branch targets and maintain high performance.
- Identify training needs and recommend capacity-building initiatives for branch staff.
- Conduct performance appraisals for team members and provide constructive feedback.

4. Stakeholder Management and Client Support

- Promote a client-centric approach by ensuring quality customer service and addressing client concerns.
- Foster relationships with clients and community stakeholders to enhance trust and programme outreach.
- Ensure compliance with the Grameen approach and programme guidelines in client interactions.

5. Compliance and Risk Management

- Ensure adherence to organisational policies, National Credit Regulator (NCR) guidelines, and other legal requirements.
- Identify and mitigate risks related to branch operations, including fraud and noncompliance.
- Maintain accurate and up-to-date records for audits and regulatory inspections.

Key Performance Indicators (KPI's)

6. Strategic Contribution

- Provide input on strategies to improve branch performance and expand client outreach.
- Contribute to the development and implementation of initiatives to enhance financial inclusion.
- Collaborate with the Operations Manager to align branch activities with the overall programme goals.

7. Reporting and Communication

- Submit regular branch performance reports to the Programme and Operations Managers.
- Communicate updates, challenges, and recommendations to management.
- Serve as the point of contact between the branch and head Office.

Problem Solving

- Data management
- Conducive work environment
- Poverty Eradication
- Team support
- Contract Monitoring and Analysis

Educational Requirements

- Grade 12 certificate compulsory
- Bachelors or Diploma in /Finance or related field

Leadership Competencies (Level)

- Team Management skills
- Ability to pay attention to details.
- Analytical Skills.
- Assertiveness and integrity.
- Communication at all levels.
- Ability to work independently and meet tight deadlines.
- Problem-solving and decision-making abilities.
- Fluency in English and Tshi-Venda.
- Valid South African driver's license.

- Must have own car and willingness to travel to rural and peri-urban areas.

Behavioral Competencies (Level)

- Reliable
- Team player
- Patience

Self-Management Competencies (Level)

- Self-Leadership
- Working Independently

Relevant Experience

- Minimum of 3-5 years of experience.
- At least 2 years of management or supervisory experience.
- Proven experience in working with underserved communities.
- Expert knowledge in computer applications (Word, Excel, Powerpoint)

Contacts Details

To apply please send your CV to: recruitment@wdb.co.za

Subject line: Branch Manager Acornhoek.

Closing date: 31 March 2026

If you do not receive a response within 2 weeks, please consider your application unsuccessful