



## JOB DESCRIPTION

**DEPARTMENT:** Operations

**REPORTS TO:** HLBO

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**TITLE OF POST:** Branch Manager

**LOCATION:** San Fernando

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**SUBORDINATE STAFF:** Branch Supervisor & Loans Officers

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**GRADE:**

**SALARY RANGE:**

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### POST OBJECTIVE

The Branch Manager plays a pivotal role in driving the success of our branch network. Responsibilities encompass directing operational procedures for the branch – in collaboration with the Branch Supervisor – including managing staff and overseeing all branch activities. The Branch Manager also provides ongoing coaching, training and mentorship to empower staff to consistently meet and exceed targets while delivering exceptional customer service. The role also collaborates with the Head of Loans and Business Operations and Human Resources to create and implement effective training programs that enhance individual and team skills to improve performance.

The successful candidate will have an appreciation of financial management, budgeting and financial control to ensure prudent management of daily operational activities of the branch including treasury and cost management.

Responsibilities will include meeting key performance indicators for loans, operations, sales, membership and service, in addition to maximising employee productivity and maintaining an environment that is results driven and customer focused.

### KEY TASKS

The main responsibilities of the **Branch Manager** will include:

#### **A. Operations Management**

- (1) Managing branch operations to ensure alignment with the strategic plan and internal controls.
- (2) Implementing treasury operations to maintain sufficient cash flow for branch activities.
- (3) Oversee daily operations of the branch including remittances, loans, member service etc. ensuring adherence to relevant policies and procedures.



### **Operations Management continued**

- (4) Effectively manage branch operations and produce detailed analysis and reports on branch performance to provide strategic growth insights to upper management.
- (5) Ensures effective communication between the branch and upper management by preparing weekly and monthly reports regarding operations and revenue targets.
- (6) Proactively monitor branch performance, including transactions, loan volume, branch traffic etc. to optimise staffing levels and ensure efficient operations and superior customer service.
- (7) Prepares and implements the branch budget in co-ordination with the Head of Loans and Business Operations and develops tactics to control expenses and manage resources.
- (8) Managing and developing team members to achieve key financial and customer service goals.
- (9) Maintaining internal controls and risk management strategies in compliance with applicable laws, internal policies and procedures.
- (10) Ensuring operations meet HSSE standards to protect the branch from risks and ensure operational integrity.
- (11) Maintain custody and control over all assets of the branch in keeping with PCU's policies and procedures.
- (12) Demonstrate a strategic approach to staffing by justifying the need for additional resources while optimising the productivity of current staff.
- (13) Coaches staff to develop a high-performing team to achieve organisational strategic goals and achieve/surpass monthly and quarterly branch targets.
- (14) Manages and monitors employees, including scheduling work, enforcing adherence to compliance and operating policies, evaluating performance and executing disciplinary procedures.
- (15) Develops, executes and evaluates training programs to ensure all employees are continuously trained in product knowledge, cross-sales tactics and customer service management.

### **B. Loans Management**

- (16) Manage PCU's lending program in accordance with all regulatory, operational and compliance standards.
- (17) Approve loans within the established authorisation limits, adhering to relevant policies.
- (18) Oversee the loan approval and disbursement process to ensure alignment with policy and to minimise risk of default.



### **Loans Management continued**

- (19) Implement quality controls to ensure timely review and disbursement of loans.
- (20) Ensure prompt dispatch/review of loan applications requiring approval by upper management or the Credit Committee.
- (21) Keep current on all changes in lending procedures and policies to ensure accurate underwriting and adherence to loan policies.

### **C. Delinquency Management**

- (22) Provide support to PCU's Recoveries team in its arrears recovery and management programme.
- (23) Encourage thorough credit evaluations, including analysis of the member's financial health to maintain a favourable balance between risk and growth.
- (24) Create strategies for early intervention with members showing signs of financial distress to prevent delinquency.
- (25) Collaborate with Recoveries to address and reduce systemic issues contributing to delinquencies.

### **D. Member Engagement, Strategic Marketing & Recruitment**

- (26) Executes marketing and business development strategies with the Business Development Team to expand membership, loan, deposit and share portfolios.
- (27) Delivers exceptional service by actively engaging with members, promptly addressing queries and resolving concerns/complaints.
- (28) Develops and monitors marketing and sales strategies for the branch to maximise profitability.
- (29) Collaborates with the Business Development Unit to research consumer insights and support branch-specific promotions.
- (30) Scans the financial environment and reports competitor's initiatives to the Head of Loans and Business Operations for strategizing.
- (31) Networking to cultivate strong relationships with members, businesses, credit unions, financial institutions and other stakeholders in the surrounding community to support business growth and development.
- (32) Drives revenue growth by maintaining knowledge of PCU's products and services in order to train and motivate staff to efficiently cross-sell services and ensure achievement of monthly/annual targets.
- (33) Perform any other related duty that may be assigned by the Head of Loans and Business Operations, Chief Executive Officer or Board of Directors to ensure effective operation of the Branch.



## MINIMUM REQUIREMENTS

Degree in Business Management Studies or a related discipline.

Three (3) years' managerial experience or five (5) years' supervisory experience in the financial service industry.

Three (3) years' experience overseeing, reviewing and or approving loans. Proficiency in Microsoft Office Suite. (Word, Excel and PowerPoint).

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## KNOWLEDGE, SKILLS & ABILITIES

- Strong interpersonal and networking skills.
- Ability to lead in a fast-paced and dynamic environment.
- Skilled communicator with the ability to present complex ideas clearly and persuasively.
- Passion for community service and outreach.
- Knowledge of the Labour Laws of Trinidad and Tobago.
- Excellent customer service skills with the ability to adeptly manage conflict.
- Ability to prepare annual budget reports and cost benefit analysis.
- Capability to maintain and establish effective working relationships.

## WORK ENVIRONMENT

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Work is performed in a temperature controlled modern office setting, mostly from a standing or walking position with periodic sitting at a modular workstation. The noise level in the work environment is usually low.

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**NOTE:** This job description outlines the primary responsibilities of the position. As PCU evolves, we expect employees to adapt and collaborate with respect to changes. While this list of key tasks provides a general overview, it is not exhaustive.

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