

## JOB OPPORTUNITY AT REAL PEOPLE KENYA LIMITED

<b>Role Title: Relationship Officer</b>
<b>Reports to: Branch Manager</b>
<p><b>Main Purpose of Role/Mandate:</b>          To contribute to the profitability of the branch by effectively developing and growing the client portfolio through active sales and collection and providing excellent customer service.</p>
<b>Duties and Responsibilities:</b>
<ul style="list-style-type: none"> <li>a. Manage own sales production performance and implement corrective actions to achieve target objectives;</li> <li>b. Proactively drive sales through a combination of advertising, customer referrals and viral marketing (word of mouth);</li> <li>c. Contribute to the profitability of the branch by meeting individual sales targets set by management;</li> <li>d. Achieve set sales targets by actively and proactively identifying of opportunities;</li> <li>e. Build a relationship with potential clients by keeping in contact with them and making regular contacts to determine their financial needs and provide support and advise;</li> <li>f. Take initiative to obtain new contacts/potential customers through innovative means e.g. non-branded personalized flyers and responsible for building networks through known contacts e.g. local employers, referrals;</li> <li>g. Attend the daily planning and review meetings, contributing to innovative sales ideas.</li> <li>h. Conduct the entire Loan Appraisal process for new and existing Clients;</li> <li>i. Submit daily collection reports and conduct collections visits for customers in arrears;</li> <li>j. Perform Portfolio Management (portfolio size, number of customers, portfolio at risk and arrears total); and monitor Clients loan performance</li> <li>k. Review and management of customer portfolio (portfolio size, number of customers, portfolio at risk and arrears total);</li> <li>l. Ensure Quality Customer Service delivered to the Clients and Manage the Clients; Ensure that all customer complaints/queries are dealt with immediately and that a record is kept of all actions taken to resolve the complaint and that the customer receives regular feedback regarding progress;</li> <li>m. Attend to walk-in customers while in the branch and provide excellent customer service.</li> <li>n. Ability to Keep the branch and work area neat at all times and Build and maintain total accountability and continuous improvement;</li> <li>o. Actively participate in performance management discussions and work closely with the Branch Manager in ensuring that respective performance targets are achieved;</li> </ul>
<b>Technical Competencies required to perform in the job:</b>

- Sales Pipeline Management – Advanced Level
- Credit Management – Intermediate Level
- Underwriting MIS System Utility – Advanced Level
- MS Excel – Advanced Level
- Customer Service Management
- Business Financial Analysis and Advisory

**Behavioral Competencies required to perform in the job:**

- Ability to develop new and/or improved working methods, procedures, and/or technologies leveraging on research and data analysis.
- Network leverage: Build lasting and relevant formal and informal networks inside and outside the organization.
- Communication finesse: Engage all levels of internal/external clients and deliver oral and written communication confidently and clearly in business language with great impact and/or persuasion.
- Integrity: Morally upright exercising sincerity, honour and honesty at all times.
- Adjustment: Confident, resilient and steady under pressure.
- Courage: Step up to address and discuss difficult issues for the good of the company as a whole.
- Curiosity for Learning: Desire knowledge, be enthusiastic for new methodologies, and remain inquisitive about how things work.

**Education and experience background expected from the job holder:**

- A Diploma or a Bachelor’s degree in business with a focus on Marketing, Business Administration or a related course.
- A minimum of 1 year experience in sales in a financial institution

Are you qualified for this position and interested in working with us? We would like to hear from you. Send us a copy of your updated resume and letter of application (only) as one file/ document quoting **“Ref 05-18 / Relationship Officer”** on the Subject line to [recruitment@realpeople.co.ke](mailto:recruitment@realpeople.co.ke)

NB. Please add the preferred **Branch** on the subject line  
**Branches** – Nairobi, Thika, Meru, Mombasa, Kisumu, Nakuru, Eldoret