Job: Direct Sales Representative, Kakuma Branch

Position: Direct Sales Representative

Branch: Kakuma Branch

Department: Business Development **Reports To:** Business Dev. Officer **Location:** Kakuma, Turkana County

Job Description:

As a Direct Sales Representative at the Kakuma branch of The Kenya Bankers Sacco, your primary responsibility is to drive membership growth and promote the sale of various financial products and services offered by the Sacco. You will play a crucial role in expanding the Sacco's customer base and increasing its loan portfolio. This position requires a self-motivated individual with excellent communication and customer relationship skills.

Key Responsibilities:

- 1. Membership Acquisition:
 - o Identify potential new members within the branch's catchment area.
 - Actively engage with potential members, explaining the benefits of Sacco membership.
 - o Assist in the enrollment process and ensure all necessary documentation is completed accurately.
 - o Organize membership drives and outreach activities in the community to attract new members.
- 2. Loan Portfolio Growth:
 - o Promote Sacco loan products to both existing and prospective members.
 - o Assess members' financial needs and recommend appropriate loan products.
 - Assist in the loan application process and ensure all required documents are submitted.
 - Work with the credit department to facilitate the loan approval process.
- 3. Customer Relationship Management:
 - o Build and maintain strong relationships with existing members to enhance their loyalty and satisfaction.
 - o Provide excellent customer service by addressing member inquiries and concerns in a timely and professional manner.
 - o Keep members informed about new Sacco products, services, and promotions.
- 4. Sales Target Achievement:
 - Set and achieve monthly and quarterly targets for new memberships and loan sales.
 - o Develop and implement sales strategies to meet or exceed sales goals.
 - o Regularly report on sales performance to the branch manager.
- 5. Market Research:
 - Stay informed about the financial products and services offered by Kenya Bankers Sacco and competitors.
 - Identify market trends and opportunities for the Sacco to expand its product offerings.
 - o Provide feedback to the Dusiness Dev. Officer on market dynamics and member needs.

Qualifications and Skills:

- High school diploma or equivalent.
- Previous experience as a DSR or in a similar role in a financial institution is preferred.
- Confidence and self motivation.
- Excellent communication and interpersonal skills.
- Strong persuasion and negotiation skills.
- Knowledge of Sacco procedures and financial regulations.
- Customer-focused with a commitment to providing exceptional service.
- Strong ethics, integrity, and adherence to security and compliance protocols.
- Fluency in French, Arabic, Kiswahili or Dinka will be an added advantage.

Working Conditions:

- The job is typically performed in the field during regular business hours.
- The job requires standing for extended periods.
- Exposure to confidential and sensitive financial information necessitates a high level of integrity and confidentiality.

Closing Date - 31/10/2023

Send cv and application letter to hr@kenyabankers.coop. The subject should be the job role