EXCITING CAREER OPPORTUNITY

Job Title

Manager Self Employed and Relationship Manager Self Employed



Housing Finance Bank

Housing Finance Bank is the leading provider of housing finance solutions with a vision to be the preferred consumer and business bank with a focus on housing finance. To attain its strategic objectives efficiently and effectively, Housing Finance Bank is seeking to hire qualified, versatile and self-driven individuals for the positions stated below.

Manager Self Employed

Department: Mortgage & Consumer Banking

Reports To: Head Mortgage & Consumer Banking

Direct Reports:

Direct - Relationship Manager– Self-Employed
Indirect - Branch Personal Bankers
- Branch and Centre Relationship Managers

Interacts/Interfaces with:

Internal
- Personal Banking teams
- Branch teams
- Credit dept
- Collections and Recoveries
- Business and Institutional Banking
- Legal, Securities and Registration
- Products
- Marketing
- Risk and Compliance

External
- Customers and prospects
- Real estate developers and property agents
- Approved valuers, advocates and insurers
- Professional associations
- Business networks and trade associations

Job Purpose:

Lead the acquisition, growth and retention of self-employed individuals with annual business turnover above UGX 100 million, building a profitable, high-quality portfolio of mortgages, consumer loans, deposits and related banking services.
Develop customer propositions for business owners whose income is variable or drawn from several sources and deliver agreed growth and portfolio-quality targets while maintaining sound credit standards, excellent customer service and full compliance with Bank policies and regulatory requirements.

Financial Responsibility:

1. Segment strategy and business growth

- Develop and execute an annual business plan for the self-employed segment, with targets for mortgage and consumer loan sales, net book growth, deposits, customer acquisition, income and portfolio quality.
- Identify priority customer groups – established traders, professionals, contractors, property investors and owners of growing businesses – based on their housing and personal banking needs.
- Work with Products and Credit to refine mortgages, construction finance, property purchase loans and other consumer banking solutions for customers with variable income.
- Use customer and market insights to recommend improvements to eligibility criteria, income assessment, pricing, channels and customer experience, subject to the Bank's approval processes.
- Grow deposits and transaction activity alongside lending to deepen relationships and improve segment profitability.

2. Sales, customer acquisition and relationship management

- Build and maintain a qualified pipeline of self-employed customers for home purchase, construction, property investment and other approved consumer lending, and manage conversion from prospecting through credit approval, disbursement and account activation.
- Develop referral relationships with developers, property agents, business associations, business networks and other approved partners that generate qualified customers.
- Maintain relationship plans for high-value customers and prospects, setting out opportunities across mortgages, consumer loans, deposits, payments and other relevant Bank products relevant to the self em ployed individuals.
- Lead targeted campaigns and customer education activities that ex plain the steps, costs and benefits of business and housing finance.
- Ensure timely follow-up on enquiries, applications, renewals and complaints; resolve service issues with the responsible teams and ad dress recurring causes.
- Maintain contact with customers after disbursement to support retention, identify further needs and detect early signs of repayment difficulty.
- Coordinate with Business and Institutional Banking where a customer's business banking needs fall within that unit's mandate, while retaining clear ownership of the individual's mortgage and consumer banking relationship.

3. Credit origination and portfolio quality

- Ensure applications contain credible evidence of business activity, turnover, cash flow, existing obligations, property details and repayment
- Gross mortgage and consumer loan disbursements and net portfolio growth in the self-employed segment.
- Qualified pipeline value, pipeline coverage and application-to-disbursement conversion.
- New self-employed customers acquired and active relationships retained.
- Deposit balances, transaction activity and income generated from the segment.
- Portfolio-at-risk, non-performing loans and early arrears within approved limits.
- Turnaround time and customer service experience.
- Productivity and performance of the relationship management team.
- Compliance with policy, documentation and reporting requirements.

Person Specifications

Education & Training

Qualifications

- University degree (Honours) in Economics, Finance, Accounting, Business Administration or a related field from a recognised institution.
- A professional qualification (e.g. ACCA, CPA, CFA or Chartered Banker) or a relevant postgraduate qualification is an added advantage.
- Sound knowledge of the laws and regulations governing lending by financial institutions in Uganda, including the Financial Institutions Act, the Mortgage Act and Bank of Uganda guidelines.

Skills & Experience

Experience

- At least 5 years' progressive experience in a commercial bank, with a demonstrable track record in SME or business banking, relationship management and deposit mobilisation.
- Demonstrated success in growing a lending and deposit portfolio while maintaining credit quality.
- Experience leading and coaching sales and relationship teams.
- Practical understanding of self-employed income assessment, cash-flow analysis, property lending, securities and the credit granting process.
- Solid understanding of business lending practices and customer value propositions for the self-employed segment.
- Proven networking reach within the business community and across private and public institutions.
- Good general banking knowledge and understanding of relevant banking regulations.

Special Skills

- Strong business development, negotiation and relationship management skills.
- Strong numerical and analytical skills, with the ability to use management information to direct sales and portfolio actions.
- Strategic thinking and sound commercial judgement.
- Excellent interpersonal skills and clear written and verbal communication, including the ability to present to customers and management.
- Proficiency in core banking systems and Microsoft Excel, Word and PowerPoint.

Business Behaviours

- Customer-focused and commercially minded.
- Self-driven, target-oriented and proactive.
- Accountable for results and attentive to portfolio quality.
- Positive and flexible attitude towards change.
- Collaborative team player across business and control functions.
- Persistent and solutions-oriented in resolving customer issues.
- Demonstrates the highest standards of integrity, sound judgement and confidentiality.
- Lives the Bank's core values of Excellence, Respect, Integrity and Customer Centricity.

Relationship Manager Self Employed

Department: Head Mortgage & Consumer Banking

Reports To: Manager Self Employed

Direct Reports:

Direct - N/A
Indirect - N/A

Interacts/Interfaces with:

Internal
- Branch teams
- Personal Banking teams
- Credit (Valuation, Valuation, Collections & Recoveries)
- Legal, Securities and Registration
- Operations
- Business and Institutional Banking
- Products
- Marketing

External
- Customers and prospects
- Real estate developers and property agents
- Approved valuers, advocates and insurers
- Professional associations
- Business networks and trade associations

Job Purpose:

Acquire, grow and manage a portfolio of self-employed customers with annual business turnover above UGX 100 million, delivering individual targets for mortgages, consumer loans and deposits. Act as the customer's primary point of contact, originating well-structured, policy-compliant credit applications for customers with variable or multiple income streams, and deepening each relationship through excellent service and relevant Bank products.

Key Result Areas

1. Business development and sales

- Achieve individual targets for mortgage and consumer loan disbursements, net book growth, deposits, new customers and income, as set in the segment business plan.
- Prospect and acquire self-employed customers – established traders, contractors, property investors and business owners – through direct calls, referrals and events.
- Build and maintain a qualified pipeline for home purchase, construction, property investment and other approved consumer lending, and progress prospects through application, approval, disbursement and account activation.
- Develop referral relationships with developers, property agents, business networks and other approved partners.
- Participate in segment campaigns and customer education activities that explain the steps, costs and benefits of business and housing finance.
- Cross-sell deposits, transaction accounts, payments, insurance and other relevant Bank products to deepen each relationship.

2. Relationship management and customer service

- Act as the primary point of contact for an assigned portfolio of self-employed customers and maintain an up-to-date relationship plan for each key customer.
- Conduct regular customer visits and reviews to understand business performance, housing needs and emerging opportunities. Respond promptly to enquiries, applications, renewals and complaints; escalate and follow through on service issues until resolved.
- Maintain contact with customers after disbursement to support retention, identify further needs and detect early signs of repayment difficulty.
- Refer business banking needs to Business and Institutional Banking where appropriate, while retaining ownership of the individual's mortgage and consumer banking relationship.

3. Credit origination and portfolio quality

- Assess each customer's business activity, turnover, cash flow, existing obligations and repayment capacity, including variable or multiple income sources such as business cash flows and rental income.
- Prepare complete, well-structured credit applications with credible supporting documentation, in line with approved credit policy, and submit them within agreed turnaround times.
- Coordinate with Credit, Valuation, Legal and Securities teams to fulfil approval conditions and resolve delays.
- Ensure securities, valuations, insurance and loan conditions are completed before disbursement, in accordance with Bank requirements.
- Monitor repayment performance of the assigned portfolio, follow up promptly on arrears and work with Collections on agreed recovery actions.
- Respect the separation between business origination and independent credit approval.

Financial Responsibility:

- Mortgage and consumer loan disbursements and net portfolio growth against individual targets.
- Qualified pipeline value and application-to-disbursement conversion.
- New self-employed customers acquired and active relationships retained.
- Deposit balances, transaction activity and income generated from the assigned portfolio.
- Portfolio-at-risk and early arrears within approved limits.
- Quality of credit applications and turnaround time.
- Customer service experience and complaint resolution.
- Compliance with know-your-customer, documentation and reporting requirements.

Person Specifications

Education & Training

Qualifications

- University degree (Honours) in Economics, Finance, Accounting, Business Administration or a related field from a recognised institution.
- A professional banking or accounting qualification (e.g. ACCA, CPA or Chartered Banker) is an added advantage.
- Working knowledge of the laws and regulations governing lending by financial institutions in Uganda, including the Financial Institutions Act, the Mortgage Act and Bank of Uganda guidelines

Skills & Experience

Experience

- At least 3 years' banking experience, including a minimum of 2 years in SME, business or retail lending, relationship management or sales.
- Track record of meeting lending and deposit sales targets while maintaining credit quality.
- Practical experience in cash-flow analysis and income assessment for self-employed or SME customers.
- Understanding of property lending, securities and the credit granting process.
- Established network within the business community.

Special Skills

- Strong sales, negotiation and relationship management skills.
- Good numerical and analytical skills, including interpretation of business financial records.
- Clear written and verbal communication, including the ability to present to customers.
- Strong planning, organisation and follow-through.
- Proficiency in core banking systems and Microsoft Excel, Word and PowerPoint.

Business Behaviours

- Customer-focused and commercially minded.
- Self-driven, target-oriented and proactive.
- Accountable for results and attentive to portfolio quality.
- Positive and flexible attitude towards change.
- Collaborative team player across business and control functions.
- Persistent and solutions-oriented in resolving customer issues.
- Demonstrates the highest standards of integrity, sound judgement and confidentiality.
- Lives the Bank's core values of Excellence, Respect, Integrity and Customer Centricity

Interested candidates should submit their applications with a recent CV, copies of all academic transcripts, certificates and testimonials, daytime telephone contact, postal and email address and three competent referees not later than **Wednesday, 28th October, 2026** by **5:00pm**
To:

Chief People & Culture Officer
Housing Finance Bank,
Investment House
4 Wampewo Avenue, Kololo

Please note that all applications must be submitted via the link address below

https://forms.cloud.microsoft/r/HPg9Py88PY

DO NOT HAND DELIVER YOUR APPLICATION

Housing Finance Bank is regulated by Bank of Uganda. Customer deposits are protected by the Deposits Protection Fund up to UGX 10 million, Terms and Conditions apply.