HEAD OF EDUCATION SECTOR -HOCN20/2026

REPORTING TO: CHIEF COMMERCIAL OFFICER

Job Purpose: The Head of Education Sector is responsible for developing and executing the Bank's education-sector banking strategy, positioning the Bank as a leading financial partner for universities, colleges, schools, education service providers, and education-focused institutions.

The role will drive sector penetration, liability mobilization, asset growth, transactional banking, and ecosystem partnerships across the education value chain while ensuring strong risk management, stakeholder engagement, and alignment with the Bank's Tier-1 growth ambition.

Key Responsibilities:

A. Sector Strategy & Business Growth

- Develop and implement a dedicated Education Sector Banking Strategy Commercial Banking objectives of the Bank
- Identify opportunities across:
  - Public & private universities
  - Technical & vocational institutions
  - Private schools & international schools
  - Key Education service providers
- Drive sustainable growth in deposits, loans, and transactional volumes within the sector
- Structure tailored financial solutions including:
  - School infrastructure financing
  - Capex financing for institutions
  - Working capital & fee financing solutions
  - Salary processing and student payment ecosystems

B. Relationship Management & Client Acquisition

- Build and maintain strong relationships with:
  - School boards and management committees
  - University finance and administration teams
  - Education ministries, regulators, and funding bodies
- Lead acquisition of new education-sector institutional clients
- Manage a portfolio of large and strategic education institutions
- Ensure high retention and deepening of existing relationships

C. Product Development & Ecosystem Solutions

- Work with Product, Digital, and Transaction Banking teams to design:
  - School fee collection platforms
  - Student wallet and digital payment solutions
  - Bursary and scholarship disbursement solutions
  - Education insurance and asset finance partnerships
- Champion digital adoption across education clients

D. Revenue & Portfolio Performance

- Drive growth in:

- Low-cost institutional deposits
- Trade and transactional income
- Lending income from structured education deals

- Ensure high-quality asset book with strong monitoring and early warning mechanisms

E. Risk, Governance & Compliance

- Ensure all sector lending adheres to the Bank's credit, regulatory, and risk frameworks
- Conduct sector risk analysis and portfolio reviews
- Maintain compliance with public-sector and donor funding guidelines where applicable

F. Stakeholder & Market Engagement

- Represent the Bank in education forums, conferences, and industry associations
- Build partnerships with education-focused development agencies and NGOs
- Provide market intelligence to inform Bank strategy

G. Leadership & Internal Collaboration

- Provide sector expertise to Relationship Managers across regions
- Train internal teams on education-sector banking opportunities
- Work cross-functionally with Credit, Risk, Treasury, Digital, and Operations teams

Academic & Professional Qualifications

- Bachelor's degree in: Business, Finance, Economics, Banking, or related field
- Master's degree (MBA, Finance, Strategy, or related discipline) – **preferred**
- Professional qualifications such as:
- CPA, ACCA, CFA, or Credit Certification – **added advantage**

Experience Requirements

- Minimum 8-10–years' banking experience
- At least 5 years in Institutional, Corporate, or Sector-Specific Banking
- Proven track record managing large institutional relationships
- Experience in structured lending and sector portfolio management
- Exposure to education sector financing or public-sector institutional banking is a strong advantage

Key Competencies:

- Strong knowledge of education sector funding models and financial structures
- Corporate and commercial credit analysis
- Transaction banking & cash management solutions
- Financial modelling and deal structuring
- Understanding of public-sector and donor-funded environments
- Regulatory and compliance awareness in institutional banking
- Digital banking and payment ecosystem knowledge

ALL applicants **MUST** apply online to email: **recruitment@familybank.co.ke**; closing date is **9th September 2026**. Canvassing will automatically disqualify the candidate. Only shortlisted candidates will be contacted.

"We are an equal opportunity employer"