

Job Specification - General Manager, Lesana Financial Services

Main Purpose of the Role

The General Manager (“GM”) will, in conjunction with the Chief Executive Officer (“CEO”), be expected to play a lead role in the day to day running of the business in Lesotho including providing direction and leadership toward the achievement of the organisation’s strategic business plan objectives and annual goals.

Key Deliverables of the General Manager

1. Product and systems knowledge:
 - a. Ensure full understanding of Lesana’s operating systems and applications and become the custodian of Lesana’s product and systems knowledge.
 - b. Ensure that all staff are appropriately trained and updated in terms of product and system knowledge.
 2. Deal inflows and processing:
 - a. Ensure that all relevant staff are appropriately trained on the deal origination processes.
 - b. Ensure that all client applications and deals received per Branch and per Agent are appropriately logged and that volumes and speed of processing is regularly monitored and managed.
 - c. Ensure that deal turnaround time from receipt to disbursement is appropriately monitored and managed.
 - d. Ensure that all deals are loaded onto CDAS with correct instalments and terms recorded prior to disbursement.
 - e. Facilitate the audit of all deals received to ensure compliance and to ensure zero tolerance for audit errors.
 - f. Ensure that all consolidation deals are recorded, cheques are collected and deposited to the respective supplier’s accounts, third party settlement letters are prepared, applicable third-party uploads are cancelled before disbursement of the balance of the application and turnaround time herein is closely monitored and managed.
 - g. Ensure that bank letters for disbursements are prepared, signed and delivered to all banks on time and whenever there is a delay liaise with the service centres to avoid clients calling in enquiring about their money.
 3. Collections functions:
 - a. Maintain overall responsibility for effective management of the entire credit control function.
 - b. Daily monitoring and management of credit control activities and results.
 - c. Daily, weekly and monthly reporting on collections results.
 4. Operational Management:
 - a. Develop and implement sales and marketing campaigns in order to drive loan book growth in a cost-effective manner and in-line with set targets.
 - b. Maintain overall responsibility for the entire back office team and their respective functions.
 - c. Operationally monitor internal and external customer service levels, in consultation with any identified internal and external stakeholders.
 - d. Recommend strategies for improving operations of the Department.
 - e. Maintain ongoing and updated knowledge of all Standard Operating Procedures (“SOPs”) and become the custodian thereof.
 - f. Prepare weekly and monthly reports including overseeing monthly internal audit reports.
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- g. Arrange management meetings and provide input to steer the business towards achieving its objectives.
 - h. Maintain responsibility for management of the company's assets, including motor vehicles and computer equipment.
 - i. Track pool car usage, expiry date for tax clearances and insurances and ensure that the vehicles are always serviced and road worthy.
 - j. Oversee day-to-day administrative functions to ensure smooth daily operations.
5. Staff management:
- a. Conduct staff training from time to time and provide ongoing support.
 - b. Management of the performance of all members of your team, including drafting, monitoring and evaluating key performance indicators for each role within the team.
 - c. Aligned with this, you will also be responsible for regular assessment of individual performance, including formal performance appraisals and management of poor performance.
 - d. Maintain and develop Lesana corporate culture, values and reputation in the market and with our staff, customers, suppliers, partners and regulatory bodies.
6. IT and physical environment:
- a. Maintain responsibility for all IT functions and the physical environment within the business, in consultation with Group IT.
 - b. Identify and attend to any queries on the system timeously.
7. Provide support to CEO:
- a. Provide operational support to the CEO, as may be required from time to time, in addition to the aforementioned functions and responsibilities.
 - b. Fulfil the role of CEO role in cases where the CEO is unavailable, on leave or incapacitated.

Reporting Structure

The General Manager will report to the CEO, Lesana Financial Services.

The Candidate

We seek the following in our desired candidate:

Qualification Requirement

1. A Bachelor of Commerce or other relevant tertiary qualification is essential.
2. A post graduate qualification will be advantageous.

Experience / Background Preference

1. The company will only look at candidates who have no less than FIVE to TEN years relevant, working experience.
2. Extensive experience in the financial services sector is essential.
3. Experience in the Microfinance industry will be advantageous.
4. Solid management, accounting and legal skills are essential.
5. Knowledge of Lesotho and general Microfinance Laws relating to financial services, particularly regarding Microlending, is essential.
6. A strong command of English, both written and verbal is a requirement of the job.

Key Competencies

The successful candidate will need to demonstrate the following:

1. Determination to win and be the best.
2. Extraordinary and proven people management and leadership skills, preferably with people from different cultures and countries.
3. Above average EQ and substantial experience in the leadership of teams.
4. Self-assurance and a confident manner.

5. Excellent interpersonal and communication skills, both verbal and written.
6. Ability to engage with clients at the highest level of decision-making.
7. The ability to influence and persuade others.
8. Strong analytical skills, with the ability to assess complex situations and use creativity to solve problems.
9. Established negotiation skills.
10. Strong presentation skills.
11. A self-starter who is proactive, shows initiative, displays high levels of self-motivation and assumes responsibility for projects.
12. Proven ability to operate independently and exercise significant latitude for independent judgment, discretion and action.
13. Strong time management skills - the ability to prioritise and handle multiple tasks within strict time frames within a fast-paced environment.
14. High energy levels.
15. Strict attention to detail.
16. Strategic thinking.
17. The ability to debate in a constructive manner and to challenge conventional wisdom.
18. The ability to build strong relationships with team members, company management and clients.
19. A strong work ethic.
20. Be alert to changing situations, show flexibility in approach, adaptability in difficult circumstances and continuously strive to achieve meaningful results.

Location

The position is based at our Head Office located at 4th Floor, Block C, LNDC Building, Kingsway, Maseru.

By nature of this position, traveling will be required and valid driver's license is a requirement for this position. In this particular role, travel will be required to branches and satellite branches within Lesotho as well as travel to other countries from time to time.

Compensation

An annual cost to company remuneration package, which will be commensurate with the technical skills and experience of the successful candidate.

Please forward applications to careers@lesana.co.ls

If you do not hear from us within two weeks, please consider your application for this particular vacancy unsuccessful. In this instance, please be assured that we shall retain your application and will be in touch should a suitable opportunity arise in the future.