

## Job Specification - Operations Manager, Malawi

### Overview

Select Africa Limited is an Isle of Man company, established more than 20 years ago with the intention of owning a number of retail financial services businesses in Africa, outside of South Africa. It is the holding company of the Select Africa group of companies (“Select Africa”).

The controlling shareholder of Select Africa Limited is the African Alliance Group - an investment banking group owned by management and also operating in Africa. Select Advisors Limited is the South African affiliate of Select Africa. The business focusses on financial services, including property development ([www.malkernssquare.com](http://www.malkernssquare.com)) in Africa and currently owns loan book operations in Eswatini, Lesotho, Kenya, Uganda and Malawi. Select Africa is a supplier of both housing and housing micro-finance solutions, utilising various collection mechanisms but primarily that of a salary deduction model.

A key element of Select Africa’s strategy is to aggressively grow its scale of operation over the next four to five years. This involves both the growth of existing operations and the startup of operations in new African countries. The senior leadership of Select Africa is intensely focused on the creation of a meaningful financial services group within a relatively short time frame.

The culture of the group is one of young professional pioneers, who aggressively seek out entrepreneurial opportunities and look to deliver profitable performances with no excuses for non-delivery of agreed upon targets. This requires team players who are self-driven and motivated. The business is staffed by individuals that are extremely diligent in terms of detail, systems, collections, service and strategy execution. The operating standards are already those of a listed company.

There are many challenges in doing business in Africa, but our team views these as opportunities and seeks ways of dealing with the many obstacles in our way. This requires a “can do” attitude and a problem-solving outlook with a determined approach to achieving goals. All prospective staff should have a passion for Africa and believe in its prospects.

### Main Purpose of the Role

The main purpose of the role is to supervise the Operations Team of the Company. This includes the following:

1. Maintain operational oversight and quality control of all deal flows, from branches and external agent teams to the centralized Operations Team in Lilongwe and onwards to disbursements in Mauritius i.e. from cradle to grave.
2. Custodianship of all internal Standard Operating Policies and Procedures (“SOP’s”).
3. Custodianship of all internal Company Credit Policies.

### Key Deliverables of the Operations Manager

1. Optimize customer service and turnaround time (“TAT”), through functional oversight of all deal inflows from branch operations and external sales teams, and by overseeing the integration of front office and back office activities relating to deal inflows. This will include monitoring of TAT’s, inflow and processing rates, rejection rates, individual VO performance and activities etc.
  2. Management of the performance of all members of your team, including drafting, monitoring and evaluating Key Performance Indicators (“KPI’s”) for each role within the team. Aligned with this, maintain responsibility for regular assessment of individual performance, including formal performance appraisals and management of poor performance.
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3. Becoming the custodian of the Company's Credit Policies. This entails record keeping, version checking, updates, dissemination, training, deal auditing, compliance etc.
4. Becoming the custodian of all Company SOP's. This includes record keeping, dissemination, training, periodic updates, periodic refreshers etc.
5. Maintain products and system knowledge - full understanding of all MIP applications and workflows, and oversee staff training and support thereon, from time to time.
6. Management of those Company assets under your direct control, which may include furniture, motor vehicles and computer equipment.
7. Prepare reports - weekly and monthly as may be required from time to time.
8. Attend management meetings and provide input to steer the business towards achieving it's objectives.

### **Reporting Structure**

The Operations Manager will report to the Chief Operating Officer, Malawi.

### **The Candidate**

We seek the following in our desired candidate:

#### ***Qualification Requirement***

1. A 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. Previous exposure to Africa will be highly advantageous.
5. Solid management, accounting and legal skills are essential.
6. Previous Collections experience will be advantageous.
7. Knowledge of Malawi and general Microfinance laws relating to financial services, particularly with regard to Microlending is essential.
8. 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 Malawi Head Office located at Ground Floor, Centre House Arcade, Robert Mugabe Crescent, Lilongwe.

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 Malawi 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.

Interested candidates, who meet the above requirements, should send their application to: [info.malawi@selectafrica.net](mailto:info.malawi@selectafrica.net)

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.

Closing date for applications is **Wednesday, 12<sup>th</sup> February 2025**.