

Job Specification - Operations Manager

Main Purpose of the Role

The main purpose of the role is to supervise the Operations Team. 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.
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 activities relating to deal inflows. This will include monitoring of TAT's, inflow and processing rates, rejection rates, individual Verifications Officer's performance and activities.
 2. Ensure that the TAT of 24 (twenty-four) hours is met for all straight deals received before cut-off and that no corrections are required.
 3. Ensure third party consolidation deals are timeously processed within a TAT of 5 (five) days. This involves monitoring movement from the time of receipt in the third-party checks to disbursement. You are therefore required to be constantly in communication with the Regional Managers.
 4. Ensure that deal errors and/or omissions are accurately identified, timeously communicated and appropriately corrected.
 5. Ensure all deals that do not qualify are promptly declined from the system and the respective regions notified accordingly for onward communication to the affected clients.
 6. Coordinate with the Regional Managers daily and ensure that the Pending List (Rejected Deals) is minimized and those that require minor corrections or updates on documents are cleared daily and no deal is carried forward to the following day.
 7. Ensure that deals that require reduction of instalment as a result of insufficient ability at the payrolls, are promptly returned to the Work List Handler ("WLH") of the concerned agents and the Regional Manager is notified accordingly. This should be done within 1 (one) hour from the time of payroll advice.
 8. Ensure that every morning incoming deals from field origination to the third-party checks are timeously vetted and passed on for the next step of action.
 9. Ensure the agreed daily and monthly disbursement budget is met, provided that sufficient deals exist in the system to achieve the budgeted numbers.
 10. Ensure that at all times each individual in the Operations Department accurately vets all deals in their respective WLH to confirm all details are correct and that the SOP has been correctly followed.
 11. Become the custodian of the Company's Credit Policies. This entails record keeping, version checking, updates, dissemination, training, deal auditing, compliance etc.
 12. Maintain products and system knowledge - full understanding of all MIP Applications and workflows, and oversee staff training and support thereon, from time to time.
 13. Prepare reports - weekly and monthly as may be required from time to time.
 14. Attend management meetings and provide input to steer the business towards achieving its objectives.
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Reporting Structure

The Operations Manager will report to the General Manager

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. Solid management, accounting and legal skills are essential.
5. Previous Collections experience will be advantageous.
6. Knowledge of Lesotho and general Microfinance Laws relating to financial services, particularly regarding Microlending is essential.
7. 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. Above average EQ and substantial experience in the leadership of teams.
2. Excellent interpersonal and communication skills, both verbal and written.
3. Ability to engage with clients at the highest level of decision-making.
4. The ability to influence and persuade others.
5. Strong analytical skills, with the ability to assess complex situations and use creativity to solve problems.
6. Strong presentation skills.
7. A self-starter who is proactive, shows initiative, displays high levels of self-motivation and assumes responsibility for projects.
8. Proven ability to operate independently and exercise significant latitude for independent judgment, discretion and action.
9. Strong time management skills - the ability to prioritise and handle multiple tasks within strict time frames within a fast-paced environment.
10. Strict attention to detail.
11. The ability to build strong relationships with team members, company management and clients.
12. A strong work ethic.
13. 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 Lesana Head Office located at Unit 3, Alliance Park, 4 Bowker Road, Maseru.

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.