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General Manager – Microfinance at Corporate Staffing

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Company: JobWebKenya

Location: Kenya

Category: other-general

Job Description

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Corporate Staffing Services is a leading recruitment agency in Kenya providing complete recruitment services. In the last ten years we have been partners to local and foreign businesses looking to hire Kenyan professionals. We have recruited for diverse clients in different sectors and industries.

Key Responsibilities

Develop business plans and tactical action plans to support the achievement of the strategic plan.

Maintain deep knowledge and networks in the microfinance sector and leverage them for appropriateness.

Champion the strategic planning process.

Thorough understanding of the competitive landscape, opportunities for expansion, customers, markets, new industry developments, and standards.

Overseeing the implementation of the company's short- and long-term strategies and plans.

Lead the annual budgeting process to ensure accurate provisioning of expenses.

Closely monitor costs to minimize wastage and guard against possible embezzlement.

Take immediate necessary action to promote a culture of efficiency, honesty, and integrity.

Review existing products, processes, structures, practices, and systems to ensure efficient service delivery; an improved client experience while mitigating operational risks.

Plan, organize, co-ordinate company activities and ensure efficient and economic operations.

Oversee all operations and business activities to ensure they produce the desired results and are consistent with the overall strategy and goals.

Entrench a culture that places the customer front and center of all institutional actions.

High levels of customer awareness – their borrowing, repayment, and savings habits.

Understand their needs and challenges and use this knowledge for product development & refinement.

Champion culture changes to instill a high-performance culture characterized by integrity, fairness, meritocracy & continuous learning.

Establish an appropriate leadership system that will attract, inspire, develop, and retain a highly skilled motivated, and disciplined staff to enhance the performance of the institution

Motivate staff and maintain a positive, transparent, mission-oriented, and results-driven environment.

General responsibility for establishing internal risk and compliance systems and procedures, appropriate for The company's Africa's business strategy and risk appetite with a focus on threats to our capital and earnings, in accordance with the principles and policy laid down by the Board and the guidelines set by the Audit and Risk Management Committee.

Liquidity Management: Optimize institutional liquidity by ensuring timely collection and minimal PAR Maintain adequate liquidity reserve by institutional policy

Credit Risk Management: Develop strategies to manage the credit risk inherent in the entire portfolio as well as the risk in individual credits or transactions as per policy and overall institutional strategy.

Operational Risk Management: Consistently implementing and maintaining throughout the institution policies, processes, and systems for managing operational risk in all of The

company's material products, services, and activities, consistent with the company's risk appetite and policies.

Ensure financial, operational, and regulatory reports are reliable, accurate, and timely; wherever applicable, exceptions are noted and promptly investigated

Ensure internal controls and information systems are adequately tested and reviewed continuously to reflect changing circumstances.

Appraise the Board quarterly on the company's financial status, explaining current performance compared with the past period, actual performance compared with the budgets, and explanations for the variances.

Review financial and non-financial reports and develop strategies to improve financial performance.

Proactively recommends changes or improvements to the overall direction, policies, and strategy of the organization; solicits advice and seeks guidance, when appropriate, from the board.

Ensure Board decisions and directives are implemented by Management in a timely fashion and the action tracker is updated accordingly.

Build trust relations with key partners and stakeholders

Promote the company's corporate image by professionally representing the company and ensure the company maintains high standards of corporate citizenship and social responsibility

Key Requirements

Degree in Business Management, Banking, Finance, or other relevant fields.

7 – 10 years of experience in the Finance/Lending sector, 4 of which should have been in a Senior Management or Executive role.

Knowledge of current laws related to microfinance, banking, Labor laws, tax, and all other relevant regulations and laws

Leadership and mentorship skills

Management skills

Excellence in credit operations

Strong analytical and problem-solving skills

ICT skills

Excellent communication skill

Financial & numerical competence skill

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