



## Senior Manager, Microfinance

DCB Commercial Bank Plc is a fully-fledged retail and commercial bank in Tanzania. The bank offers banking services to Individuals, Microfinance, Small to Medium sized Businesses (MSME), as well as large corporate clients. DCB Bank has a wide branch network of over 8 branches, over 1000 DCB Wakala Agents, and over 280 Umoja switch ATMs serving over 3 million customers across the country.

We are looking for qualified candidates to fill the position of **Senior Manager, Microfinance**. The successful candidate will be responsible for delivering microloans, savings products and financial education programs to clients with a focus on sustainable growth and impact.

### Key Responsibilities:

- Developing and executing the microfinance strategy in alignment with the banks mission and goals.
- Identifying growth opportunities and innovative approaches to expand microfinance services.
- Monitoring and managing the microloan portfolio, including loan origination, disbursement, and collections and recovery
- Implementing risk management practices to minimize loan delinquency.
- Overseeing the development and maintenance of strong client relationship.
- Ensuring delivery of excellent customer service and support.
- Ensuring compliance with all regulatory requirements and internal policies.
- Implementing risk mitigation strategies to protect the bank's assets.
- Collaborating with the product development team to design and launch microfinance products tailored to the needs of our clients.
- Analysing financial data and performance metrics to inform decision making and strategy.
- Preparing regular reports on microfinance operations and financial performance for the board.
- Providing guidance, coaching, supervision and mentorship to enhance team performance.

### Qualifications and Experience

- 10 years experience in microfinance business, 5 of which should be in loan portfolio management and team leadership.
- Experience in banking sector with added knowledge of branch and retail banking operations.
- Strong understanding of microfinance industry trends, regulations and best practices.
- Excellent project management skills.
- Excellent communication skills, both written and verbal.
- Excellent analytical and financial reporting skills.

If you believe you are the right candidate for this position, kindly submit your application with a detailed CV, photocopies of academic certificate, and names of three referees with their contacts, quoting reference number **DCB-SMMF-09/2023** on the subject of the email. To be considered, your application **MUST** be submitted through **recruitment@dcb.co.tz** not later than **05<sup>th</sup> October 2023**. Hard copy applications will not be accepted.