

## POSITION DESCRIPTION

**Job Title:** Head of Operations  
**Department:** Vitas - Development Finance  
**Reports to:** CEO with dotted line to CDO

**Date:** April 2022  
**Location:** Field  
**Supervises:** Yes

### JOB SUMMARY

The position serves as the Head of Operations for Vitas Group Subsidiaries, affiliates and new markets. Responsibilities include

- a) Operational management: developing and managing strategies to grow business and improve efficiency
- b) New markets and business transformation: Leads operationalizing entry to new markets, business transformation in Iraq, and support to Vitas Ventures. [VV is early stage impact venture fund]
- c) Client centricity, new segments, partnerships: Be the ambassador of Group level marketing and Lab projects in the field.
- d) Digital Transformation: Support roll out of new business growth strategies through partnerships, digital marketing channels

### PRIMARY JOB RESPONSIBILITIES

1. **Operational management: [Role: Lead]** Provides operational managerial support to the Vitas Group and promotes achievement of goals and objectives.
  - Lead the business planning process and support the field teams to develop long term projections for all subsidiaries – incorporate the group led strategy and reflect in the business plans.
  - Oversee the implementation of Vitas Group subsidiary strategy through subsidiary business plans.
  - Oversee key performance indicators, identify significant trends, and assist management portfolio quality and taking steps to assist field teams to devise strategies to improve and maintain quality
  - Lead the effort to improve the KPIs on regular basis in line with new business strategies specially around digital partnerships and marketing
  - Lead the implementation of social impact strategy across the network
  - Developing and implementing strategies to improve efficiency of back-office services
  - Supports the subs to raise funds at local level if required – equity, debt and grant

- Lead effort to set up to six monthly / annual goals by subsidiary in line with business plans, group strategy, and Vitas Lab
- Guides, advises and train staff. Establishes work plans and assist in annual performance goals for each team member, ensuring timely and quality execution of group deliverables.

2. **New markets, Vitas Ventures and business transformation: [Role: Lead]** Leads operationalizing entry to new markets, business transformation in Iraq and support Vitas Venture team

- Lead entry to new markets - identify markets for expansion and roll out operationally
- Build relationships with investors/donors and other stakeholders in new markets and leads fund raising, if required internally or externally
- As part of Vitas Venture (VV) team and assist in identifying and evaluating leads
- Oversee the operational aspects of VV investments and represent on boards or operationally as required on a regular basis.
- Work closely with VV team to monitor portfolio performance – develops and implement reporting on VV portfolio
- Supports efforts to transform Iraq program into an Iraqi registered entity, including assessing business plans, implementation of plans, and recommending changes in policies and procedures

3. **Client centricity, New segments, Partnerships: [Role: Support to Marketing and Vitas Lab]** Be the ambassador of Group level marketing and Lab projects in the field.

- Work closely with Marketing and Lab to develop project plans and role needed to follow through in the field
- Lead the effort to document and analyze customer journeys in all subs as a basis for the projects of Marketing and Vitas Lab.
- In collaboration with Marketing, review regularly the market research reports and other information on an ongoing basis to help improve Vitas value to its clients
- Provides subsidiaries with tools and insights in monitoring their competitive positions, enabling them to more proactively take advantage of market opportunities.

This position description is not an exhaustive list of all functions that the incumbent is expected to perform, but is instead a summary of the primary responsibilities and requirements of the job. The incumbent may be asked to perform duties not included in this position description. Vitas Group reserves the right to revise position descriptions at any time based on changes to the required job responsibilities. Staff will be informed of any changes to their job responsibilities.

- Work with Group Marketing to help roll out the marketing plans in network. Working closely with Marketing to help with growth of portfolio through digital marketing channels
  - Ensures standardization where desirable across lending operations to maintain sound underwriting practices and achieve targets.
  - Leads in projects to introduce new products to existing clients or identify new segments for growth and reflect these to align with Lab projects, if needed.
  - Working closely with Vitas Lab, help identify and evaluate partners, collaboration with Vitas Lab, which can contribute towards growth of portfolio of Vitas Group subsidiaries
  - Hands on supervision of pilots and taking them to stage where these can be scaled up in collaboration with Vitas Lab
4. **Digital transformation implementation**: [**Role: Support**] Support projects implementation from business side relating to Digital transformation strategy;
- Build capacities at the subsidiaries levels among CEOs and senior management teams about the possible use cases and business models which can help Vitas subsidiaries and affiliates to grow
  - Leads efforts to digitize and standardize processes at field level
  - Participates in devising/defining and supports the roll out projects which originated from Digital transformation strategy like scoring model, client app, and other technological innovations at the field level.
  - Stay updated on the new business models around the world and share the evolution relating to Vitas Markets with field and Tech teams within Vitas.
  - Evolve the business strategy on continuous basis in line with ever evolving digital landscape to stay relevant and effective by identifying changes we need to make in our business approach.
5. Represents Vitas Group with donor representatives, strategic business partners, and host-country government representatives as needed. Represents Vitas Group at meetings, conferences and workshops to raise public awareness of Vitas Group work. Ensures that Vitas Group retains its strong roots as a development-focused, quality financial service provider in the countries and communities it serves.
6. Undertakes all other duties and projects as may be assigned from time to time.

This position description is not an exhaustive list of all functions that the incumbent is expected to perform, but is instead a summary of the primary responsibilities and requirements of the job. The incumbent may be asked to perform duties not included in this position description. Vitas Group reserves the right to revise position descriptions at any time based on changes to the required job responsibilities. Staff will be informed of any changes to their job responsibilities.

## **KNOWLEDGE, SKILLS, AND ABILITIES**

- Strong financial skills, proven track record in financial inclusion industry or microfinance or small enterprise lending, small/medium business lending models, retail/FMCG sector.
- Strong understanding of or openness to learn about digital eco-systems and new business models in financial inclusion space. Should have a strong view in favor of social impact which financial inclusion makes in areas like gender, climate and job creation and ability to apply the digital knowhow and business models to increase this impact.
- Proven willingness to make timely and sound decisions based on accurate judgment. Ability to communicate, negotiate, advise, persuade, or resolve issues that are complex and sensitive in nature.
- Good business sense, strategic thinker, wide degree of creativity.
- Ability to analyze budgets, projections and to interpret and present such analysis for diverse set of internal and external audience.
- Proven ability to successfully support a team, including training and development of lending staff. Ability to integrate management approach with professional peers.
- Proven ability to learn quickly, apply knowledge, manage deadlines, work independently with minimal supervision, submit high-quality work plans, prioritize workload, and multi-task in fast-paced environment.
- Excellent oral communication skills including the ability to conduct meetings, write reports, and speak in a public forum.
- Good interpersonal skills with ability to build relationships with staff, donor partners, and government leaders at all levels in a culturally sensitive manner. Proven flexibility and adaptability. Willingness to work with diverse cultures and social economic contexts under challenging conditions.
- Strong verbal and written communication skills, including demonstrated ability to write required documents in a clear, concise, well-organized manner.
- Fluency in English, written and oral, required. Arabic as second language preferred.
- Ability to travel approximately 35% of time.

This position description is not an exhaustive list of all functions that the incumbent is expected to perform, but is instead a summary of the primary responsibilities and requirements of the job. The incumbent may be asked to perform duties not included in this position description. Vitas Group reserves the right to revise position descriptions at any time based on changes to the required job responsibilities. Staff will be informed of any changes to their job responsibilities.

Head of Operations  
Vitas Group - Development Finance  
April 2022

- Accuracy, attention to detail.

## **EDUCATION and/or EXPERIENCE**

Master's degree (or equivalent) in Economics, Business Administration, Marketing or related field.

Minimum 7-10 years of progressively more responsible experience in microfinance, SME, or retail banking in the developing world, preferably in more than one country.

Minimum of five years of senior management experience, as director report to CEO, in retail banking and/or microfinance lending within a large institution and with a strong customer orientation preferred. Firsthand experience of digital financial services is strongly preferred.

Equivalent combination of education and experience.

Please send your resumes at [vtasjobs@globalcommunities.org](mailto:vtasjobs@globalcommunities.org)

This position description is not an exhaustive list of all functions that the incumbent is expected to perform, but is instead a summary of the primary responsibilities and requirements of the job. The incumbent may be asked to perform duties not included in this position description. Vitas Group reserves the right to revise position descriptions at any time based on changes to the required job responsibilities. Staff will be informed of any changes to their job responsibilities.