DREAM
FINANCIAL SERVICES LTD

CAREER OPPORTUNITY



Dream Financial Services Ltd is a fast-growing, licensed Deposit-Taking Microfinance Institution (DTMFI) committed to providing inclusive financial solutions across Malaw, regulated by the Reserve Bank of Malawi. It offers financial services to micro, small and medium-sized enterprises (MSMEs), low and medium income Individuals as well as groups (cooperatives).

DFS LTD is hiring skilled individuals to join our growing team in the following position tenable at our offices in BLANTYRE:

BRANCH SUPERVISOR (BRANCH HEAD)

JOB PURPOSE

Reporting directly to the Chief Operations Manager, the Branch Supervisor will serve as the Head of Branch, taking full executive accountability for total branch performance, operational leadership, credit portfolio quality, and administrative control. The successful candidate will lead the branch staff, drive aggressive growth across all institutional financial products (Micro & Business Loans, Payroll Loans, Asset Financing, and Savings/Deposit Mobilization), enforce compliance, and maintain a high standard of client service.

KEY RESPONSIBILITIES

1. Overall Branch Leadership & Administrative Management
- Lead, direct, and oversee total day-to-day administration, workflows, and staff management at the branch.
- Serve as the primary decision-maker at the branch level, fostering a high-performance culture, operational efficiency, and teamwork.
- Manage branch operational budgets, maintain physical and digital security protocols, and safeguard all branch assets, vault cash, and client records.

2. Multi-Product Portfolio Management & Business Development
- Drive aggressive business growth and market penetration across all institutional products, including Micro & Business Loans, Payroll/Salary Loans, Asset Financing, Insurance premium loans and Savings/Deposit Mobilization.
- Formulate and execute branch-level business strategies to achieve target metrics for active client acquisition, total loan book growth, and deposits.
- Directly supervise, coach, and evaluate account relationship officers and all staff to ensure performance targets are met or exceeded.

3. Credit Approval, Portfolio Quality & Risk Control
- Review all credit applications to ensure compliance with requirements for submission to the credit committee for consideration and approval.
- Conduct credit appraisals, verify collateral valuations, and ensure thorough background checks prior to recommending facilities for consideration by the credit committee.
- Maintain continuous oversight of Portfolio at Risk (PAR) across all product lines, maintaining a strict zero-tolerance approach to delinquency.
- Formulate and lead branch recovery actions, legal execution processes, guarantor engagements, and collateral realizations for non-performing loans.

4. Regulatory Compliance & Audit Alignment
- Ensure total branch operations comply with Reserve Bank of Malawi (RBM) prudential regulations, Financial Intelligence Authority (FIA) AML/CFT directives, and internal institutional policies.
- Lead internal and external audit preparedness, promptly addressing and resolving any audit findings or operational exceptions.
- Prepare comprehensive weekly, monthly, and quarterly branch performance reports for the Head Office, detailing financial growth, credit quality, deposit trends, and operational expenditures.

QUALIFICATIONS AND EXPERIENCE

- Education: Bachelor's Degree in Microfinance, Banking, Business Administration, Finance, Economics, or a related commercial discipline.
- Experience: Minimum of 4 to 6 years of progressive experience in microfinance or retail banking credit operations, with at least 2 to 3 years in a supervisory or leadership capacity (such as Assistant Branch Manager, Senior Credit Supervisor, or Branch Manager) within a deposit-taking microfinance institution or commercial bank.
- Knowledge: Deep mastery of multi-product credit appraisal methodologies, individual and corporate lending frameworks, deposit mobilization strategies, vault/cash management, and local regulatory frameworks (RBM / FIA).
- Technical Skills: Proficiency in core banking systems (CBS) or financial management systems (e.g., QuickBooks/Microfinance Software platforms) and advanced Microsoft Excel skills.

KEY COMPETENCIES & PERSONAL ATTRIBUTES

- Strategic leadership, team management, and organizational decision-making skills.
- Proven track record of growing a balanced loan portfolio and mobilizing client deposits.
- Strong financial analysis, credit risk assessment, and decision-making capabilities.
- High integrity, professional ethics, and uncompromising commitment to fraud prevention.
- Exceptional negotiation, conflict resolution, and written/verbal communication skills.

Scan to see our current vacancies

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APPLY

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Closing Date: 20th November 2026

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