

VACANCY ANNOUNCEMENT

Job Title:	CREDIT MANAGER	Reports to
Grade:	S4	❖ Director of Credit and Operations
Department:	Credit & Operations	

Job Purpose

The Credit Manager is responsible for overseeing the credit-granting process within the institution, including the consistent application of a credit policy, periodic credit reviews of existing customers, and the assessment of the creditworthiness of potential customers. This role ensures that the institution's credit risk is managed effectively, and that the organization maintains optimal cash flow while minimizing bad debt losses.

Key Responsibilities

Credit Management

- ❖ Ensure the highest standard of credit quality through the structure, sanctioning, monitoring and control of credit applications.
- ❖ Provide advisory for business and credit on lending criteria, credit appetite policy and process development, where appropriate.
- ❖ Implementation of business and credit policies and processes.
- ❖ Responsible for adherence to Governance, compliance and lending portfolio controls.
- ❖ Ensure own conformance to policy and procedures within the Credit Function, including proactive management of agreed responsibilities for data integrity.
- ❖ Ensure no breaches to mandate and Credit limits.
- ❖ Challenge risk reward and pricing where appropriate.

Business Partnership

- ❖ Ensure that set Service Level Agreements (SLAs) and Turnaround Times (TAT) are adhered to.
- ❖ Work with business teams, providing credit coaching where appropriate to ensure effective development and delivery of bespoke credit solutions for customers.
- ❖ Participate in improvement, simplification and automation of the end-to-end credit process, including credit origination, monitoring and control, post sanction activity cost reductions and development of people.
- ❖ Client service – Supporting the business through joint client visits for and support the team to address any credit matters.

Loan Monitoring and Management:

- ❖ Oversee and manage a portfolio of troubled or high-risk loans, ensuring timely repayment and minimizing potential losses.
- ❖ Develop and implement strategies for restructuring loans to improve their performance and reduce risk.
- ❖ Secure and manage collateral to protect the institution's interests.
- ❖ Negotiate repayment terms with borrowers and initiate litigation when necessary to recover outstanding debts.
- ❖ Ensure all activities comply with relevant state and federal laws, as well as the institution's policies and procedures.
- ❖ Prepare detailed reports on loan performance and recovery efforts for senior management.

Monitor Loan Performance:

- ❖ Actively monitor the performance of loans and recommend proactive measures to prevent loans from becoming non-performing.
- ❖ Formulate strategies for the recovery of NPLs, including initiating recovery actions and following up on the auction process.
- ❖ Ensure compliance with credit policies and regulatory requirements.
- ❖ Prepare and present periodic collection and recovery reports for management and the Board Credit Committee.
- ❖ Work closely with legal departments and external recovery stakeholders, such as court lawyers and receivers, to facilitate recovery actions.
- ❖ Provide training and support to team members to enhance their skills and effectiveness in recovery operations

Qualifications

- ❖ **Education:**
 - Bachelor's degree in finance, Accounting, Business Administration, or a related field.
 - MBA and relevant professional certification (e.g., CPA, CFA, Credit Risk Certification) are preferred.
- ❖ **Experience:**
 - Minimum of 8 years of experience in credit management, credit analysis, or a related role in a Multilateral Development Bank or Financial Institution
 - Proven experience in managing credit risk and collections.
 - Proficiency in both in English and French is preferred.
- **Knowledge:**
 - Extensive knowledge of E2E Credit Lifecycle management.
 - Working knowledge of lending policies, pricing, and strategies relative to the credit function
 - Good Commercial awareness Sound product and services knowledge

Applicants are invited to send a letter of motivation illustrating their suitability in relation to the qualifications listed and their detailed curriculum vitae to the following address:

hr@shelterafrique.org.

The deadline for submission is **26th February 2025**