

Vacancy Announcement – Investment Officer

Job Title:	Investment Officer	Reports to ❖ Regional Lead: Financial Institutions Group
Department:	Financial Institutions Group	Location Abuja

The Company for Habitat and Housing in Africa (“Shelter Afrique”) is a Supranational entity in the Development Financial Institution sector providing affordable housing and Urban development in Africa. A Pan-African Institution with partnership of 44 African Governments, the African Development Bank (AfDB) and the Africa Reinsurance Corporation (Africa-Re) providing financial solutions and related services to support the supply and demand side of the affordable housing value chain. The institution provides advisory and project management services for major affordable housing projects, as well as credit lines to financial institutions to finance access to affordable housing in 44 African countries. The company has its headquarters in Nairobi with regional offices in Abidjan in Ivory Coast and Abuja in Nigeria.

Job Purpose

Responsible for the execution of approved investments with Financial Institutions, incl. MFIs, Cooperatives and ensure that best in class solutions and products addressing both demand & supply of housing are executed.

The primary focus will be driving sector business volume, impact, profitability, and quality of the Financial Institutions Group portfolio.

Key Responsibilities and Job Dimensions

Key Responsibilities

a) Client Relationship Management

- Develop and maintain strong relationships with banks, insurers, asset managers, and fintech companies.
- Act as the primary point of contact for financial institution clients.
- Identify new business opportunities and cross-selling financial products.

b) Transaction Origination

- Track developments and monitor target markets, conduct roadshows and other market activation activities, build, and maintain a network of potential financial institutions and counterparties, collect information and documentation, screen proposals and identify lending opportunities that best meet the institution’s objectives.

- Develop a strong pipeline of good quality investment opportunities across the Financial Institutions Group anticipating market trends and executing appropriate solutions.
- Synthesize information into internal reports for decision making purposes.

c) Structuring and Negotiation

- Evaluate, at an early stage, the quality of potential counterparts and transactions to determine bankability and alignment with the Financial Institutions strategy and eligibility criteria.
- Work with potential clients to develop financing structures in line with the institutions Risk and Policy Guidelines.
- Develop innovative and appropriate financial structures for complex transactions.
- Analyse financial statements and financial projections/models; perform sensitivity analysis and stress testing and make necessary recommendations.
- Draft term sheets, financial reports, lending proposals and approval documents and facilitate approval by appropriate hierarchies.
- Ensure that the financial terms set by the institution provide adequate returns and development impact.
- Negotiate commercial terms and conditions of loan and other project documentation with counterparties.
- Develop solutions and overcome impasses in straightforward and complex transactions.
- Participate in the follow-up, monitoring and possible renegotiation of transactions.

d) Environmental and Social (E&S)

- Coordinate closely with social, environmental, and technical assistance colleagues to add value to clients' businesses, find pragmatic solutions to the specific sector challenges, and achieve sustainable development impact.

e) Disbursement and Monitoring

- Execute disbursement targets. Coordinate and report on contractual compliance at all stages of the disbursement cycle.

f) Risk & Regulatory Compliance

- Ensure transactions comply with financial regulations and internal risk policies.
- Work closely with compliance teams on AML, KYC, and other regulatory requirements.
- Stay updated on financial regulations impacting banking sectors.

Working Conditions

The role requires working non-standard working hours and occasional out of station travelling.

Job Competencies

Academic Qualifications

- Bachelor's or master's degree in finance, Economics, Business, or related field.
- CFA, CPA, or MBA.

Professional Qualifications / Membership to professional bodies

Relevant certifications in Real Estate are a plus in this role.

Previous relevant work experience required

- A minimum of eight (8) years of relevant experience covering the financial sector, preferably in a Developmental Financial Institution (DFI) or investment related function.
- Proven track-record of sourcing, structuring, and closing financial institution transactions, ideally including investments in Africa.
- Exceptional understanding of financial and operational characteristics of financial institutions, particularly in Africa or other emerging markets.
- Sound client relationship skills, track record and ability to focus on client needs.
- Strong financial and credit skills and demonstrated ability to structure a variety of complex financial instruments (debt and equity).
- Ability to interact directly and independently with the senior management of potential clients, financial and technical partners as well as senior government officials.
- Financial Institution and equity investments experience is essential; backed by references and deal sheet.

Technical and Industry Skills:

- Strong understanding of Development Finance Institutions and banking industries.
- Expertise in financial modelling, valuation techniques, and transaction structuring.
- Knowledge of regulatory frameworks (Basel III, Solvency II, IFRS, etc.).

Soft Skills:

- Excellent analytical and problem-solving abilities.
- Strong communication and relationship management skills.
- Ability to work under pressure and manage multiple projects.