

Job Title:	Manager, Recoveries and Special Operations Management	Reports to
Grade:	S4	❖ Director, Credit and Operations
Department:	Special Operation Unit (SOU)	Direct Reports
		2

Job Purpose:

The Recoveries Manager is responsible for overseeing the collection and recovery of non-performing loans (NPLs) and overdue accounts within the Shelter Afrique. This role ensures the implementation of effective debt recovery strategies while aligning with the bank's mission of financial inclusion and sustainable development. The Recoveries Manager will collaborate with legal, credit risk, and portfolio management teams to minimize credit losses and maximize recoveries.

Key Responsibilities

- Lead the Special Operations Unit (SOU), designing and implementing financial restructuring, recovery solutions, and quick exit strategies for non-performing or distressed investments.
- Analyze non-performing and impaired projects/transactions, recommending the best recovery strategies for approval.
- Coordinate financial forecasting and conduct cash flow analysis to assess project viability.
- Develop and implement exit plans for re-possessed assets and written-off cases, ensuring minimal exposure.
- Effectively manage stakeholders to deliver results within set timelines.
- Lead discussions on potential refinancing, turnaround strategies, workouts, enforcement, insolvency processes, and debt-for-equity swaps for NPL projects.
- Monitor the financial and operational performance of impaired investments/projects and ensure execution of agreed workout strategies.
- Prepare and present regular NPL management reports to the Management Credit Committee and Board Investment Committee.
- Identify and share lessons learned from SOU workout experiences to improve investment strategies within the organization.
- Set performance targets and milestones for SOU staff and conduct performance assessments.
- Supervise and mentor SOU team members, fostering professional growth.
- Continuously review, develop, and improve SOU policies, procedures, and guidelines to enhance operational efficiency.

Decision Making / Job Influence

The role is responsible for managing the unit, coordinating the execution of strategies, allocation of duties, and reporting on the performance of the unit in line with the organization's objectives

Working Conditions

The role operates under normal working conditions

Job Competencies (Knowledge, Experience and Attributes / Skills).

Academic Qualifications

Master's degree in Business Administration, Finance, Economics, or a related field

Professional Qualifications / Membership to professional bodies

MBA and relevant professional certification (e.g., CPA, CFA, Credit Risk Certification) are preferred.

Previous relevant work experience required

- ❖ A minimum **10 years** of relevant experience in **loan recoveries, credit risk management, or financial restructuring**.

Functional Skills:

- Strong analytical and problem-solving abilities.
- Ability to provide insights and implement strategic initiatives.
- Strong financial modeling and forecasting expertise.
- Excellent planning and organizational skills.
- Proficient in technology and financial systems.

Behavioural Competencies/Attributes:

- Integrity and ethical decision-making.
- Proactive, adaptable, and results driven.
- Strong leadership and team management skills.
- Ability to handle multiple priorities under tight deadlines.
- Excellent communication and stakeholder management skills.

-
- ❖ Applicants are invited to send a letter of motivation illustrating their suitability in relation to the qualifications listed and their detailed curriculum vitae, as well as the names and addresses of their referees, to the following address: hr@shelterafrique.org
 - ❖ Applicants must indicate the position for which they have applied in the subject line of their email.
 - ❖ Only shortlisted candidates who meet the above requirements will be contacted.
 - ❖ We invite you to learn more about Shelter-Afrique and this role by visiting our website: <http://www.shelterafrique.org>