

Job Title:	Loans Management Officer	Reports to
Grade:	S5	❖ Manager, Loan Management
Location:	Nairobi, Kenya	Direct Reports
		❖ N/A

Job Purpose:

To effectively manage the Bank's loan portfolio, ensuring that all loans and projects perform as per approved terms and conditions. The Loans Management Officer will also be responsible for timely collection of funds, administration of the loan process using the loan management database system, and compliance with established procedures.

Key Responsibilities

1. Portfolio Management

- Analyze financial data, track key metrics, and identify potential risks or areas for improvement in the performing portfolio.
- Monitor financial performance and ensure compliance with financial covenants to detect early warning signals and reduce non-performing loans (NPLs).
- Dispatch invoices to borrowers, including ad hoc requests from investment officers.
- Update the Loans Dashboard on a monthly and quarterly basis to provide actionable insights.

2. Loan Administration:

- Process loan disbursements in line with existing lending policies and procedures.
- Compile and maintain periodic reports for continuous monitoring of disbursed loans.
- Monitor and reconcile escrow accounts monthly, advising management on any red flags.
- Prepare account plans and update them as required.

3. Reporting and Analysis:

- Prepare financial data, reports, and presentations on a monthly and quarterly basis to inform stakeholders.
- Ensure timely reporting on the loan portfolio, including compliance with loan agreements.
- Provide required information to internal and external audit teams.

4. Client Relationship Management:

- Act as a liaison between the Business Team and Special Operations Unit (SOU), ensuring smooth servicing of client requests.
- Identify and address early warning signs of non-performance.
- Support customers by resolving issues such as interpreting loan statements, clarifying invoices, and addressing disputes.

5. Risk Mitigation and Recovery:

- Notify customers of loan approvals, terms, and conditions as per agreements.
- Enforce compliance with loan agreements and covenants.
- Prepare lists of defaulters, initiating recovery actions in collaboration with the Legal Department or SOU as required.
- Participate in the loan restructuring process alongside relevant team members.

6. Operational Excellence:

- Lead the implementation of the Oracle Collection Module for the unit.
- Collaborate with other departments to provide the requested information efficiently.
- Perform any other related duties as assigned.

Job Competencies (Academic/ Experience and Behavioural Attributes)

Academic Qualifications

- ❖ Bachelor's degree in business, Finance, or Accounting. A Master's degree is an added advantage.
- ❖ Professional qualifications such as ACCA, CPA, ACA, or equivalent.
- ❖ Minimum of four (4) years' experience in commercial loan underwriting.
- ❖ Fluency in English or French; working knowledge of the other language is a plus.
- ❖ In-depth knowledge of financial products, services, and industry regulations.

Professional Qualifications / Membership to professional bodies

A professional qualification in Investment Banking, Finance, Economics or equivalent will be an added advantage

Behavioural Competencies

- Strong strategic and analytical thinking abilities.
- Excellent interpersonal, negotiation, and communication skills.
- Leadership and team management skills with the ability to inspire and motivate.
- Adaptability and problem-solving mindset in a dynamic market environment.
- High level of integrity and professionalism.

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.