

**MISSIONS OF HOPE INTERNATIONAL
JOB DESCRIPTION**

Position: Credit Officer
Reports to: Credit Administrative Coordinator
Supervises: None
Department: MCL
Grade:

OVERALL JOB PURPOSE

The position will work very closely with the involved communities in establishing viable groups for effective delivery of credit. The individual will sell MOHI's products to its target group and manage a portfolio that meets organization's standard for healthy portfolio management. A Credit Officer will serve as a local business management and finance advisor.

DUTIES AND RESPONSIBILITIES.

1. Sales and Marketing

- Solicits new loan accounts in accordance with specific periodic performance targets prescribed in the branch business plan;
- Conducts active marketing campaign to attract new clients;
- Orients prospective clients about MoHI's individual loan;
- Assist in conducting market research and survey activities
- Assess market needs for product development and make recommendation to the supervisor accordingly.
- Assist in the improvement of the credit delivery strategies.
- Prepare and submit daily, weekly, monthly/quarterly reports and projections as per the set timely and periodic demands.

2. Management of Clients

- Implement credit policies and procedures to clients
- Facilitate formation and recruitment of solidarity groups.
- Ensure all clients contribute to the weekly and monthly loan guarantee fund (LGF) as per the provided schedule.
- Attend and add value to group meetings on weekly/monthly basis and provide regular guidance to clients.
- Give counsel and advise clients on economic and social issues and help in fostering business ethics.

3. Loan Portfolio Management

- Carry out thorough appraisal of all loan applications and ensure timely disbursement and recovery of loans within the set benchmarks.
- Receives loan applications and perform credit investigation on loan applicants and his/her surety/guarantor, if any;
- Conducts inspection and/or appraisal of any property being offered as collateral;
- Prepares and presents credit applications to the credit committee for approval;
- Handle outstanding loan portfolio and savings portfolio according to set benchmark standards from time to time.

4. Trainings and Capacity Building

- Facilitate group training to ensure understanding and adherence to MoHI's lending policies and procedures.
- Carry out orientation and induction of new staff

5. Other General Responsibilities

- Ensure accurate and up-to-date data for all existing/exiting clients and all businesses.
 - Establish cordial working relations with other stakeholders' i.e. Chiefs, CDAs, NGOs and other development partners.
 - Member of loan committee and is responsible for ensuring the loans approval and disbursement process is done as per policies and procedures.
 - Ensure that all equipment/assets and tools assigned to him/her are properly utilized and maintained.
6. Carry out any other duties that may be assigned to you from time to time by the supervisor.

Academic and Professional Qualifications & Experience

- A degree in business related field.
- Diploma in micro-finance management, cooperative management or marketing is an added advantage
- At least 2 years relevant work experience with client mobilization skills and micro-finance exposure.

Competencies/Abilities/Skills Required.

- Must be a committed Christian, able to stand above denominational diversities.
- Good analytical and problem solving skills
- Demonstrates high regards for accuracy and reliability
- Good communication skills
- Group mobilization skills
- Good analytical skills
- Good spoken and written English and Kiswahili.
- Willingness and ability to work in a team environment;
- Superior knowledge in the use of PCs and in Microsoft Office applications