



# Job Description

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<b>Job Title</b> Credit Analyst cum Administration Officer	<b>Job Location</b> Dar es Salaam	<b>Category</b> -
<b>Job Type</b> Full Time	<b>Job level</b> Intermediate	<b>Industry</b> Banking

**Open to Expatriates**  
Only Open to Tanzanian Nationals

## Minimum Requirements

<b>Min Budget</b> -	<b>Max Budget</b> -	<b>Primary Industry</b> Banking: 3 Years
<b>Secondary Industry</b> -	<b>Primary Category</b> -	<b>Secondary Category</b> -
<b>Certificate</b> -	<b>Qualification</b> -	

## Summary

1. To ensure efficient implementation and effective compliance with company's credit policy and external regulations relating to loan approval process, loan documentation, arrears management and loan quality assurance.
2. To coordinate the management and maintaining of healthy quality loan portfolio through proper/accurate approval and loan documentation.
3. To prepare and maintain key loan portfolio reports such approved loans, loan documentation reports, arrears management, PAR and NPL.
4. Maintain a tracker of all issues raised in Audits, Business Reviews and Regulatory Audits
5. Conduct company analysis, due diligence of borrower, business and collaterals visits for all pragmatic loans

## Responsibilities

1. To ensure loan are adequately assessed and qualifying criteria and condition are adhered at all time before loan is disbursed.
2. Formalisation of all credit approval process to ensure fair and independent decision is attained on all approvals or denial
3. Ensure all procedure for enrolling employers for private payroll, borrowers for pragmatic loans has been followed including employers selection criteria and borrower's assessment criteria.
4. Ensure proper loan documentation is checked, reviewed and attested before booking of the loan including collateral documentation, business licences, Memarts etc
5. Ensure quality loan portfolio is maintained by coordinating with underwriting, collection and recovery units
6. Monitor Market trends & External factors that may affect debtors and share key information to management to safeguard the quality of the portfolio
7. Analyze expected collection vs actual collection received to understand the root cause of arrears and to advice on the immediate solution.
8. Make follow up to ensure arrears management matrix is followed and adhered to.
9. Undertake snap check and visitation to the business and collaterals to be sure of what is presented on the paper and actual status of the business and collaterals
10. Review and ensure all key risk indicators of company's loan portfolio have been analyzed and mitigated.
11. Ensure key daily and monthly reporting are produced to provide insights on the credit department activities and compliance to set policies and procedures.
12. Review and making recommendations in credit control and management of the quality loan portfolio.
13. Review the development of systems and processes by the in country teams to improve credit control management.

14. Make recommendations for the implementation and regular updating of the credit policy to ensure that all rules and regulations are strictly adhered to

15. Perform any other duties assigned by the line manager.

## Education & Qualifications

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A degree in Business studies /Economics or similar

## Requirements

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1. Ability to analyze and monitor the various credit risks that face the business.
2. Ability to devise solutions relevant to a particular situation considering the specific circumstances, laws and norms.
3. Experience in credit management gained in Consumer Finance, retail SME or microfinance environment
4. Possession of clear thought and expression, both verbal and written, together with the ability to mix and converse freely with CMC.
5. The Job Holder should be professionally qualified and/or hold a tertiary qualification relevant to the job and will have had a minimum of 3 years' experience in credit and/or related fields.
5. The Job Holder should be able to identify and assist with strategies to maximise benefit from opportunities that arise to give some input to upside benefits to the business.

## Characteristics

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1. Where problem are identified, workout and control strategies need to be formulated and job holder needs to be able to bring knowledge and experience to this, both first hand, and also of a "where else to look and seek advice" nature.
2. Ability to create a structured predictable environment and to be able to seek out inconsistencies.
3. Ability to identify issues and come up with unique and practical solutions.
4. Ability to devise revised strategies to avoid repeat mistakes.
5. Ability to develop a good working relations with all team members for a smooth running of the business but at the same time must demonstrate the authority and courage to challenge the status quo when necessary.
6. Multi-cultural awareness and the ability to interact with a wide range of differing levels and sectors of society, social and business, is an essential characteristic of the person holding this position

## Reporting To

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Credit Manager

## Driving Licence

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Not Required

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