



Job Description

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Job Title Credit Officer (Lake Zone)	Job Location Mwanza	Category Credit Management, Portfolio Management
Job Type Full Time	Job level Intermediate	Industry Renewable Energy
Open to Expatriates Only Open to Tanzanian Nationals		

Minimum Requirements

Min Budget -	Max Budget -	Primary Industry -
Secondary Industry -	Primary Category Credit Management: 3 Years	Secondary Category Portfolio Management: 3 Years
Certificate -	Qualification -	

Summary

The Credit Officer is responsible for administration of the loan portfolio of the company's products. The Credit Officer monitors individual clients and client segments, gaining insights and following-up to ensure timely payment. The Credit Officer also manages related risks including equipment hacking, theft, and fraud, with support and oversight from their manager. Lastly, the Credit Officer is responsible for managing repossessions.

This role is critical to the team and will be expected to collaborate with customer care, field services, hardware, inventory, finance, and sales to improve client performance.

Responsibilities

The Credit Officer is responsible for Lake Zone customer repayments:

Credit Portfolio & Receivables Administration

- Follow-up on accounts receivable, proactively pursuing late clients;
- Lead and Coordinate termination of loans and the collection of equipment;

Underwriting

- Work with Credit Analyst to continually improve underwriting criteria;

- Support KYC efforts, monitoring compliance and suggesting improvements;
- Engage with stakeholders to gain better insights and make better decisions on both prospects and existing clients;
- Gain insights on causes of lateness and interact with Credit and Sales team to improve;

Ensure Security of Receivables

- Serve as the point person for emergent cases of theft, equipment hacking, or fraud;
- Proactively manage these cases, leading their resolution in coordination with other departments and under oversight of Credit Analyst;
- Manage database of company products reported missing or stolen;
- Identify emergent risks and behaviors of staff or clients that need to be addressed;

- Engage with local authorities where necessary and under direction of company Leadership;

Portfolio Reporting

- Contribute to weekly reports regarding portfolio performance, including root causes of lateness, trends, and causes of non-performing loans (NPLs);
- Engage in periodic analyses and investigations as needed to administer the portfolio.

Education & Qualifications

- A holder of Advanced Diploma or Bachelor Degree in Business Administration/B. Com/Accountancy.
- Excellent customer service, networking and communication skills
- Ability to work under pressure with tight deadlines
- Good organisation and planning skills
- Excellent oral and written English
- Computer literacy with Microsoft Office products (Excel, Word and PowerPoint)

Requirements

- The Credit Officer is an experienced loan officer with hands-on credit management experience:
- Minimum 3 years' experience in credit / loan management;
- Preferred: Experience with repossessions;
- Preferred: Experience with investigations of theft or fraud; internal, non-financial audit

Reporting To

Credit Analyst

Driving Licence

Not Required

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