

1. Credit Assistant-ASSL/CA/24

| | | |
|---|------------------|---|
| Job Title: | Credit Assistant | |
| Department: | Operations | |
| Section | Credit | |
| Location: | Nairobi | |
| Reports to: | Credit Officer | |
| Direct Reports: | None | |
| Job purpose: | | |
| This role is responsible in assisting credit section operations which include advising members on credit matters, appraisal and approval of loans, timely accounts reconciliations and loan collections | | |
| Key duties and responsibilities: | | |
| <ol style="list-style-type: none"> 1. Monitor clients loan performance and ensure compliance to the Society's policy and regulatory guidelines 2. Provide Data for the realization of assets and attachment of loans to guarantors 3. Carry out remedial measures and active recoveries on defaulted loans 4. Appraise member loans and businesses and provide recommendations 5. Communicate and issue default notices in line with the Society's policy. 6. Appraise loans and carry out field visits for appraisal for business or non-check off loans 7. Initiate and implement timely recovery procedures on defaulted loans 8. Follow up on non-check off member's deposit and loan payment. 9. Advise members on payment plans and loan restructuring options. 10. Oversee the attachment, recovery, and guarantor management of defaulter loans. 11. Timely Listing and delisting of members on CRB 12. Liaise with external debt collectors and auctioneers on defaulted loan recoveries. 13. Generate and submit timely credit reports to aid decision making 14. Perform any other duties that may be assigned from time to time | | |
| Knowledge, experience, and qualifications required | | |
| Academic and Professional Qualifications/Memberships to professional bodies: | | |
| <ol style="list-style-type: none"> 1. Diploma in Credit Management /Co-operative Management / Banking / Finance or a business-related field. 2. Minimum Professional Qualification of CPA Part 2 or CCP part 2 or ACCA Level 2 | | |
| Experience Required: | | |
| <ol style="list-style-type: none"> 1. At least one years' relevant experience in finance service industry 2. Experience in the Sacco Sector will be an added advantage | | |
| Role Competencies | | |
| Technical Competencies: | | Behavioral Competencies: |
| <ol style="list-style-type: none"> 1. Financial Statement Analysis 2. Proficient in computer techniques 3. Business processes 4. Report writing 5. Good negotiator | | <ol style="list-style-type: none"> 1. Customer Focus 2. proactive 3. collaborator and Team player 4. Person of integrity 5. Results Driven |