

## POSITION DESCRIPTION

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**Job Title:** Credit Specialist  
**Department:** Programs  
**Reports To:** Credit Director  
**Location:** Nairobi  
**Revised Date:** 15<sup>th</sup> January, 2020

### JOB SUMMARY

Global Communities (formerly CHF International) is an international development organization whose mission is to be a catalyst for long-lasting positive change in low- and moderate-income communities around the world, helping them improve their social, economic, and environmental conditions. Global Communities is seeking local candidates for the Agribusiness Investment for Market Stimulation (AIMS) program to bolster trade by increasing access to financing for small and medium enterprises (SMEs) engaged in agribusiness in Kenya. The appointment shall be for a period up to 31<sup>st</sup> August 2021.

The Credit Specialist's primary role is enabling partner banks to utilize the Program Loan Guaranty Facility (LGF) to increase lending to agribusiness SMEs and associated agribusiness groups, associations, cooperatives, etc. Additional duties shall include support to the banks' training function, including training bank staff, providing one-on-one assistance to loan officers, and monitoring loan related issues, reporting, and borrower performance and coordination of technical assistance initiatives to partnering financial institutions.

The Credit Specialist shall report to the Credit Director.

### ESSENTIAL DUTIES AND RESPONSIBILITIES

- Support Credit Director in meeting Program deliverables on time
- Guide Program partners including banks and other financial institutions on Program matters
- Coordinate implementation of technical assistance to partnering financial institutions
- Assist technical efforts and field activities to coordinate program reporting and data management
- Review received credit applications and supplementary documents for compliance to Program requirements
- Participate in borrower visits as required during the loan underwriting process
- Perform credit and risk analysis on borrowers' business operations
- Make recommendations on loan eligibility to the Credit Director and/or loan review committee
- Responsible for ensuring that loan processing turnaround time requirements are met
- Conduct regular visits as directed to monitor and report on borrower loan performance
- Ensure compliance with loan reporting obligations of lenders on individual loans
- Support program databases and run regular reports on Program progress
- Adhere to Global Communities Kenya office Standards of Professionalism

- Maintain strict confidentiality of all privileged information
- Assist with any other duties as required by Supervisor

The duties listed above are not inclusive of all the duties of the position at Global Communities. Global Communities reserves the right to change and update position descriptions at any time.

## **EDUCATION AND QUALIFICATIONS**

- Bachelor's degree in related field
- Certified Public Accountant or equivalent is preferred

## **SKILLS AND EXPERIENCE**

- Minimum of 5 years' experience in business banking and credit risk evaluations
- Proven experience working with small and medium enterprises (SMEs), groups, associations, cooperatives in lending. Experience in agriculture lending is preferred
- Proven experience in credit risk reviews and loan monitoring
- Experience in assessing, analyzing and interpreting financial reports
- Experience in leading trainings, bank training preferred
- Experience in working with a loan guaranty facility preferred
- Strong computer skills
- Ability to develop and maintain positive relationships with professional contacts
- Demonstrate flexibility, cultural sensitivity when working with NGO partners, and the ability to adapt Global Communities policies and procedures to the local context
- Proven organization, record keeping and administration skills
- Ability to work constructively in a team
- Good written and verbal communication skills; able to fit in broader reporting matrix
- Ability to interact clearly and effectively with Program counterparts

## **LANGUAGE SKILLS**

- Excellent command of English language including written and spoken English
- Effective use of written and spoken Kiswahili

## **WORKING CONDITIONS**

- Based in the Nairobi office. Travel outside of Nairobi as required to perform duties; East Africa travel may also be required
- Able to sit at a computer and operate a keyboard, for extended periods of time