

Letshego Faidika Bank is looking for a suitable candidate for the position of:

Job Title: Credit Analyst

Reports To: Credit Manager

Purpose of the Job:

- Coordinate/ liaises with: clients, local administration, community and market leaders, MFIs in area of operation and other LFB staff.
- Business appraisal and assessment visits(ensure only clients who meet the basic minimum loan requirements, of good character and with ability to pay, are funded), customer care, loans processing, credit delivery and recovery as well as ensuring 100% repayment rate on all loans delivered.

Key Accountabilities:

- Provide Professional assistance to clients on business plans, business analysis, loan application forms and other necessary credit delivery documents.
- Facilitate Marketing and recruitment of viable customers that meet the different products eligibility criteria.
- Makes appraisal visits to clients in their business. No loan is disbursed without business visit.
- Answers client questions and helps them complete loan applications and business plans and ensures all necessary loan-processing documents are verified and attached as will be required of the loan documentation process.
- Processes loan applications by verifying necessary information and makes recommendation OF ONLY THE BEST CLIENTS to the Regional manager and the loan approval committee.
- Informs loan applicants of the decisions of the loan committee without any delay.
- Ensures all loan documentation for approved loans including repayment schedule, loan agreement and promissory notes are made and delivered to clients.
- Regularly tracks upcoming payments and reminds the clients on the repayment.
- Periodically visits businesses to assist clients with technical advice, answer questions and verify the economic standing of the enterprise. You should know all the businesses of your clients and their trends that may impact on the loan repayments and communicate the same to the Regional Manager timely.
- Undertakes clients' orientation sessions and workshops as necessary.
- Through field contact undertake program marketing and encourage new potential clients to seek LFB financial services.
- Ensure that all policies and procedures governing LFB MSE products and financial services are adhered to.
- Ensure correct documentation and filing of the appropriate loans processing documentation, ensure all files have requisite signatures.

- Ensure that reports are made on time and targets set are met.
- Perform any other related duty as may be assigned by the Supervisor and or his/her assignee.

Thinking Requirements and Working Complexity:

- Good knowledge of the target community and excellence communication and presentation skills is needed.
- Good judgment and decision-making ability.

Knowledge and Experience Required of Job Holder:

- University Graduate from a recognized and well-established University.
- A minimum of 5 years continuous relevant experience, with at least 1-year senior Executive level preferable from financial institution.
- Jobholders should seek to gain knowledge in Macro and Micro planning time horizon to prioritise activity.
- Proven team player with the ability to work in fast-paced environment.
- Ability to build relationships with the internal and external stakeholders.
- Strong communication skills, both verbal and written.
- Excellent leadership and organisational skills.
- Highly computer literate in excel, word power point etc.

FOR SUBMISSION OF YOUR APPLICATION

Interested and qualified applicants are requested to submit their application attaching current CV and a cover letter explaining why you are the best fit for the position **by or before 23rd August 2024** through the email TZ.Human.Resources@letshego.co.tz

Disclaimers: This advert is not an in-depth list of all duties and responsibilities associated with the position. Only short-listed candidates will be contacted.