



VACANCY ANNOUNCEMENT

Position Title	:	Credit Officers (3 positions)
Duty Station	:	Monrovia/Redlight
Duration	:	Opened
Opened	:	3 July 2018(to all eligible candidates)
Closed	:	13 July 2018

ABOUT DIACONIA MDI DEPOSIT TAKING INSTITUTE

Diaconia Microfinance Deposit-taking Institution Liberia Inc. (Diaconia MDI) 135 Carey Street, Between Lynch and Johnson Streets Monrovia, Liberia. Diaconia Microfinance Deposit-taking Institution Inc. (DMDI) is a limited liability company. Based on a feasibility study in Liberia executed in April 2011, DMDI was established in Monrovia in December 2012. The formal license to operate was received from the Central Bank of Liberia (CBL) in August 2014.

(DMDI), being the first initiative in Africa of Alliance Microfinance AS (AMAS), Norway, is here to help small business succeed in their drive to create for themselves a middle-income status through the provision of microfinance services in urban and rural Liberia. The Institution will support micro, small and medium Enterprises (MSMEs) in sectors such as small skill manufacturers, home improvement/reconstruction, wholesale and retail traders.

Position Summary:

CREDIT OFFICER-loan officers are expected to recruit, approve and recommend credit worthy clients, develop loans applications by evaluating applicant information and documentation

MAIN DUTIES AND RESPONSIBILITIES:

- To explain eligibility and credit conditions, procedures and necessary documentation to applicants.
- To provide written information about the conditions of the loan types available and the loan application forms to potential applicants and to conduct a preliminary assessment of applications.
- To arrange and conduct interviews with applicants and, for business loans, carry out field visits for applicants who satisfy the preliminary assessment.
- To check the creditworthiness of applicants.
- To check the applicant's collateral.
- To evaluate applications on the basis of information submitted and compiled, and subsequently to prepare recommendations for the Credit Supervisor/Committee.
- When loans made to enterprises; to monitor each of the enterprises receiving credit, including.
- Ensure that the credit taken out is used effectively for as it was originally intended.
- Use best endeavors to ensure the repayment of the credit on time.

- Regularly visit all enterprises that have received credit.
- Take necessary steps for debt collection in case of credit not being paid on time.
- Provide business counseling to clients.
- Gather information and submit required reports to the Credit Supervisor on time.
- Accomplish bank mission by completing related results as needed.
- Other assigned tasks by Supervisor.

REQUIRED SKILLS AND EXPERIENCE:

- College/University degree (B.BA/B.Sc.) in Business Administration, Economics, Sociology
- Knowledge of financial analysis tools.
- Very well knowledgeable of excel and word computer software.
- Excellent organization skills.
- Excellent customer service relations.
- Punctual and very responsible.
- Hardworking and very active person.
- Very well working over stress and pressure.
- High level of accuracy and ability to work effectively with minimal supervision.
- Good knowledge of the informal

Risk Management

- Identify, mitigate, and monitor risks in the Branch operation of Diaconia MDI.
- Maintain appropriate credit risk level
- Assist in risk assessments and setting up of a risk management framework

Qualification

- Willing to work beyond normal working hours when needed
- Willing to work with scarce resources and under pressure
- Proven to be respectful, honest, dedicated to customer service and time conscious
- Be a good team player

Personality

- Reputable, punctual, realistic and flexible
- Must identify with the objectives and the Christian profiles and values of the Institution
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Education

Should have a Degree in Management or other related courses (Accounting, Economic, Social Sciences).

Deadline of submission 13th of July 2018 at the hour of 4:00pm

Email address dmdirecruitment2016@gmail.com