



<b>ROLE DESCRIPTION</b>			
<b>Basic Data</b>			
Unit	Operations (Areas and Programs)		
Title	Senior Credit Specialist		
Level	Level 3 - Senior Specialist		
Nature of Employment	Project-based		
<p>Role Summary:</p> <p>Based on the approved 5-year SE strategic plan covering the period 2022 - 2026, the Senior Credit Specialist provides support in maintaining the overall credit quality of the loans or advances to partners. Major functions include assessing the soundness of proposed loan transactions, formulating appropriate credit terms for the partners, and undertaking remedial measures for delinquent accounts.</p>			
<p>Organizational Relationship:</p> <p>Internal:</p> <p>1.1. Reporting to : Operation Manager/Deputy Executive Director, Team leader for agile project</p> <p>1.2. Coordinating with : Area staff, Program Officer for Enterprise Development, Finance staff, Legal Counsel, Other units</p> <p>External:</p> <p>1.1. Partners</p> <p>1.2. Service contractors</p>			
<b>Duties and Responsibilities</b>			
	Responsibility		
	Fully	Partially	Supportive
1. Review and update policies and procedures including benchmarks for past due rate and portfolio at risk, and credit products (term loan, credit line, convertible loan, soft loan, bridge financing, loan guarantees). Develop a credit evaluation tool.	✓		
2. Provide technical support (credit evaluation and structuring) to Area staff as the latter co-develop plans with the partners. Assist Area staff in obtaining the necessary internal loan approvals, including assisting in the presentations and answering comments/ questions as may be required.	✓		
3. Evaluate soundness and appropriateness of credit proposals received, taking into consideration the 5Cs of Credit, the partners' compliance with the Foundation's risk assets acceptance criteria, and other factors appropriate for social enterprises. Analyze appropriateness of the credit terms: loan amount, duration, nature of loan (credit line, term loan, etc.), interest rate, collateral/loan security, etc.	✓		
<p>Based on the result of the credit evaluation, discuss recommendations with the Area Officer/ Area Manager and agree on the final proposal.</p>			

4. Assist the Area staff in the formulation of appropriate project/ funding documentation. Review partner's compliance with the required documentation, compliance with any conditions precedent, and adherence to the approved disbursement schedule, among others. Endorse to the Area Manager/ Operations Manager for approval and eventual endorsement to MSG-Finance for release.	✓		
5. Monitor payments that are on-hold or deferred for more than 90 days.	✓		
6. Assist Area staff in evaluating remedial situations, and in formulating the appropriate remedial measures for delinquent accounts such as loan restructuring, legal action, foreclosure of collaterals, etc.	✓		
7. Provide reports on partners' loan portfolio like aging reports and status of collaterals/ mortgages. Upon request, issue statements of accounts, disclosure statements and loan certifications.	✓		
8. Conduct regular review of the credit portfolio and discuss findings/ observations with the Operations team (and with MSG-Finance as may be deemed appropriate). Conduct credit review on individual accounts and assess Area staff compliance with the credit processes and standards through random sampling of selected project/ credit folders. Jointly with Area staff, conduct annual assessment of portfolio credit quality and recommend loan loss provision.	✓		
9. Comply with statutory requirements applicable to partners' loan/ credit (like Credit Information System Act, Truth in Lending Act).		✓	
10. Develop skills of Area staff necessary to manage partners' loan portfolio.	✓		
11. Lead or participate in agile teams being created for specific engagements. If team leader, evaluate team performance.	✓		✓

Competencies	
<u>Non-Technical</u> <ul style="list-style-type: none"> <li>● Analytical thinking</li> <li>● Communication</li> <li>● Innovation/Continuous learning and empowerment</li> <li>● Interpersonal sensitivity</li> <li>● Judgement and decision making</li> <li>● Teamwork and collaboration</li> <li>● Transparency and accountability</li> <li>● Work standards</li> </ul> (See the details attachment)	<u>Technical</u> <ul style="list-style-type: none"> <li>● Credit evaluation</li> <li>● Account/Loan management</li> <li>● Research</li> <li>● Knowledge management</li> <li>● ICT</li> <li>● Risk management</li> <li>● Records management</li> </ul> (See details in the attachment)

Education and Experience
<ul style="list-style-type: none"> <li>● Education – Bachelor's degree in Accountancy or other business-related course</li> <li>● Experience – 3 years work experience in a similar role</li> </ul>