

Senior Credit Specialist

ROLE SUMMARY

The Senior Credit Specialist provides technical leadership in the management of the Foundation's development financing portfolio by ensuring sound credit evaluation, portfolio monitoring, loan administration, and credit risk management to support the Foundation's Social Enterprise Strategy (SE Strategy 3.1).

The position leads the credit assessment of financing proposals, monitors loans, oversees loan releases, collections, restructuring, and delinquency management, and ensures that financing decisions are consistent with organizational policies, risk management standards, and development objectives.

QUALIFICATIONS

Education

- Bachelor's degree in Accountancy, Finance, Economics, Business Administration, Banking and Finance, Agricultural Economics, Agribusiness, or related disciplines.
- Master's degree in Business Administration, Finance, Economics, Development Finance, or related fields is an advantage.

Experience

- At least five (5) years of progressively responsible experience in credit evaluation, banking, development finance, portfolio management, lending, or financial analysis.
- Demonstrated experience in managing loan portfolios and conducting credit assessments.
- Experience working with cooperatives, social enterprises, MSMEs, rural finance institutions, or development organizations is highly desirable.
- Strong knowledge of financial statement analysis, cash flow analysis, and credit risk management.
- Experience in loan administration, collections, restructuring, and portfolio monitoring.
- Proficiency in Microsoft Excel and financial analysis tools.
- Experience in NGO, development finance, impact investing, or blended finance is an advantage.

DUTIES AND RESPONSIBILITIES

Loan Administration, Releases, Collections and Delinquency Management

- Oversee completeness and accuracy of financing documentation, loan releases, disbursement coordination, amortization schedules, repayments, restructuring, renewals, and related accounts.
- Coordinate with Finance and Area teams on releases, collections, reconciliation, delinquency follow-up, and portfolio records

DUTIES AND RESPONSIBILITIES

- Ensure releases and loan actions comply with approved conditions and financing agreements.
- Maintain reliable financing records and support timely resolution of administrative or documentation deficiencies.

Financing Analysis, Compliance and Portfolio Reporting

- Provide reports on partners' loan portfolios, such as aging reports and collateral/mortgage status. Upon request, issue account statements, disclosure statements, and loan certifications.
- Analyze financing trends, utilization, repayment behavior, and portfolio quality. Identify credit and financial performance and prepare regular reports for management, the Board, donors, and compliance.
- Coordinate with the Technical Officer so financing/portfolio information is appropriately integrated into OG monitoring and consolidated reporting.
- Ensure compliance with financing policies, donor requirements, regulatory standards, audit requirements, and confidentiality obligations on financing information and records.
- Prepare and submit timely and regular reports to CISA and other statutory requirements applicable to partners' loan/ credit.
- Use portfolio analysis to recommend policy, process and operations improvements.
- Ensure compliance with guidelines on the use and access to EKoopbanker (PEF's computerized accounting information system)

Technical Advisory and Capacity Building

- Provide technical guidance and capacity support to Area Teams on financing policies, credit processes, financial management, and responsible financing.
- Assist in developing financing strategies that support enterprise growth while maintaining portfolio sustainability.
- Promote responsible financing and sound financial governance among partner organizations through the Area Teams

Knowledge Management, Process Improvement and Coordination

- Review and recommend improvements to credit policies, guidelines, tools, and workflows.
- Advise the Operations Manager and relevant teams on development finance issues, co-financing/blended-finance arrangements, and financing-related strategic initiatives.
- Participate in cross-functional teams formed for specific assignments or initiatives, coordinate work, monitor delivery, and provide feedback in accordance with established processes.