



EXCELLENT CAREER OPPORTUNITIES

The Meru County Microfinance Corporation is a County Corporation established under the Meru County Microfinance Corporation Act, 2014 with the mandate of providing microfinance services to Small and Medium enterprises.

To ensure continued success and growth, we are seeking dynamic and highly talented individuals to join our team in the following exciting and challenging positions. Interested candidates must have a proven track record of performance, possess excellent interpersonal, negotiation and communication skills. Exposure to IT packages, ability to meet deadlines and deliver under pressure is essential.

1. BUSINESS DEVELOPMENT MANAGER - ONE (1) POSITION

Position Scope

Reporting to the Managing Director, the Business Development Manager will be responsible for ensuring that MCMC provides very competitive credit products that cater for all its customers' needs, along with very excellent customer service under a well-known brand of MCMC.

Key Responsibilities

- Developing the marketing strategy and plan for the Corporation's loan products;
- Preparing product development objectives; schedules for all phases of product development up to & including the introduction to market;
- Liaising with Branch Managers to ensure a quality loan portfolio;
- Identifying partnership opportunities for complementary third-party products to broaden Corporation's product line;
- Exploring ways of improving existing products and services, and increasing profitability;
- Coordinating and developing marketing, sales and financial plans for proposed products;
- Monitoring and analyzing market trends & market analysis to ensure MCMC is always ahead of competition;
- Any other duties as assigned by the immediate supervisor.

Qualifications/Skills/Experience

The ideal candidate must possess the following qualifications and competencies:-

- Degree in Business related field from a recognized university;
- Professional qualification in a relevant discipline will be an added advantage;
- At least 7 years' experience in product & business development & marketing; 3 of which must have been at a managerial level in a financial institution;
- Innovative, team player with exposure to product development;
- Ability to network and develop strong business relationships;
- Meets the requirements of Chapter Six of the constitution

2. FINANCE & ADMINISTRATION MANAGER - ONE (1) POSITION

Position Scope

Reporting to the Managing Director, the Finance and Administration Manager will be responsible for formulating and implementing best policies that ensures optimum utilization of financial, human resource and administrative resources of the corporation in order to maximise efficiency and growth.

Key Responsibilities

- Formulating and implementing financial and accounting policies and procedures that conform to IPSAS;
- Overseeing the budgeting process and coming up with funding proposals for the corporation;
- Monitoring cash flow forecasting and planning for the corporation;
- Ensuring accurate recording of all financial transactions and facilitating internal and external audits;
- Carrying out Financial analysis and Risk management for the corporation;
- Preparation of timely periodic and accurate management reports that reflect financial performance of the corporation;
- Approving and ensuring timely loan disbursement;
- Any other duties as assigned by the immediate supervisor.

Qualifications/Skills/Experience

The ideal candidate must possess the following qualifications and competencies:-

- Bachelor degree in Accounting or Finance from a recognized university
- CPA K/ ACCA;
- At least of 7 years' experience in a similar environment 3 of which should be at a management level
- Meets the requirements of Chapter Six of the constitution

3. BRANCH MANAGER - ONE (1) POSITION

Position Scope

Reporting to the Business Development Manager, Meru County Microfinance Corporation, the Branch Manager will be responsible for branch leadership, business development and ensuring compliance with the corporation's internal credit policies, industry and other regulations.

Key Responsibilities

- Grow the branch business portfolio and proactively manage business relationships in the assigned region;
- Provide the interface between the senior management and the staff;
- Constantly provide the senior management with feedback information on the running of the branch;
- Ensure the loan book grows as projected;
- Ensure quality credit appraisals for all applications in the branch;
- Ensure quality loan portfolio;
- Develop staff competencies and skills through continuous training of products and policies for performance improvements as per set standards;
- Ensures compliance to all written policies and procedures, Meru County Microfinance Corporation Act, 2014;
- Any other duties as assigned by the immediate supervisor.

Qualifications/Skills/Experience

The ideal candidate must possess the following qualifications and competencies:-

- Bachelor's degree in any Business field from a recognized university/CPA K;
- A Diploma in a relevant discipline coupled with over 8 years' experience in SME finance/banking may be considered;
- At least 5 years practical working experience at a senior level in credit in an MFI/ Financial institution;
- Meets the requirements of Chapter Six of the Kenyan Constitution.

4. AUDITOR - ONE (1) POSITION

Position Scope

Reporting to the Managing Director administratively and to the Board Audit Committee functionally, the Auditor will be responsible for executing plan of audits by carrying out audit procedures.

Key Responsibilities

- Carrying out risk assessment analysis and developing risk based audit plans and audit programmes.
- Carrying out investigative and ad-hoc audit assignments.
- Appraising risk management, internal controls and corporate governance processes.
- Reviewing audit findings with client managers and recommending corrective action where necessary.
- Presenting audit findings to management and board.
- Performing post-audit follow-up to determine extent of implementation of audit recommendations.
- Any other duties as assigned by the immediate supervisor.

Qualifications/Skills/Experience

The ideal candidate must possess the following qualifications and competencies:-

- Bachelor's degree in Accounting or equivalent from a recognized university
- CPA K or equivalent auditing qualification
- Five (5) years' work experience in auditing or in a professional audit firm
- Meets the requirements of Chapter Six of the Kenyan Constitution.

5. LEGAL OFFICER - ONE (1) POSITION

Position Scope

Reporting to the Managing Director, the Legal Officer will be responsible for providing quality legal and secretarial services to the Corporation;

Key Responsibilities

- Develop and review MCMC legal and regulatory policies and procedures
- Preparing contracts and other legal documents.
- Liaising with external lawyers on legal matters touching on Meru County Microfinance Corporation (MCMC)
- Gathering information and evidence and management of legal cases.

- Negotiating advocate, auctioneer and investigator fees.
- Ensuring that the Corporation complies with statutory and other regulatory requirements
- Preparing Board papers and presenting during the meetings
- Ensuring that security perfection is done;
- Offering secretarial services to the Board;
- Any other duties as assigned by the immediate supervisor.

Qualifications/Skills/Experience

The ideal candidate must possess the following qualifications and competencies:-

- Bachelor of Law (LL.B) degree from a recognizes university;
- Advocate of High Court of Kenya;
- Two (2) years' work experience in a similar position.
- Meets the requirements of Chapter Six of the Kenyan Constitution.

6. ICT OFFICER - ONE (1) POSITION

Position Scope

Reporting to the Finance and Administration Manager, the ICT Officer will be responsible for providing overall management of the network and hardware infrastructure and ICT services in the Corporation.

Key Responsibilities

- Developing, maintaining and communicating ICT policies and procedures for the Corporation;
- Ensuring that the company maintains compliance with soft-ware licensing;
- Developing and implementing computer systems in accordance with the corporation ICT needs;
- Ensuring safe custody of all computer software and hardware accessories;
- Reviewing information technology needs and coordinating the requisition of information processing hardware and software in the corporation;
- Ensuring security of all ICT systems and back-up;
- Providing user support on office applications and ICT equipment usage;
- Any other duties as assigned by the immediate supervisor

Qualifications/Skills/Experience

The ideal candidate must possess the following qualifications and competencies:-

- Bachelors degree in Computer Science/ Information Technology or related field;
- Diploma in Information Technology, MIS or related field;

- Five (5) years' work experience ICT field.
- Meets the requirements of Chapter Six of the Kenyan Constitution.

7. CREDIT ANALYST - ONE (1) POSITION

Position Scope

Reporting to the Business Development Manager, the Credit Analyst will be responsible for undertaking credit appraisals in order to ensure a quality loan book as well as making recommendations to the Management on each credit proposal in accordance with the Corporation's Credit Policy

Key Responsibilities

- Ensuring compliance of all internal and regulatory credit/other portfolio related policies;
- Monitoring and analysing the various customer segments with an intent of advising the business on areas of improvement
- Preparing credit reports, managing risk and ensuring compliance with corporation credit policy and procedures;
- Ensuring critical risk monitoring of loan portfolio and highlighting specific action points;
- Reviewing and making recommendations relating to all new facilities;
- Ensuring proper reporting, documentation and review to determine that lending to the respective segments is within acceptable risk.
- Conducting risk profiles of various business sectors to act as guidance in assessments of related credit applications;
- Analyzing the loan book in terms of credit risk exposures to the corporation
- Any other duties as assigned by the immediate supervisor.

Qualifications/Skills/Experience

The ideal candidate must possess the following qualifications and competencies:-

- Bachelor's degree in Finance or Accounting from a recognized university;
- CPA K/ACCA
- At least 5 years' experience in credit function in a financial institution, 2 of which should be in a similar position.
- Meets the requirements of Chapter Six of the Kenyan Constitution.

8. CREDIT ADMINISTRATION OFFICER -TWO (2) POSITIONS

Position Scope

Reporting to the Branch Manager, the Credit Administration Officer will be responsible for ensuring proper credit administration and loan recovery.

Key Responsibilities

- Reviewing loan applications forms to ensure they comply with the laid down corporation policy;
- Authenticating documentation presented for all credit applications and ensuring that they meet the KYC requirements and any other requirements as required by the Corporation and by the regulator;
- Processing of the loan application forms and ensuring timely disbursement of loans;
- Facilitating the work flows in loan processing and maintenance of up-to-date loan records;
- Updating of loan forms inflows and preparation of weekly forecasts;
- Enhancing credit risk management techniques in the credit administration;
- Liaising with legal department, valuers and lawyers for security documentation;
- Capturing clients' data into the system and preparing reports;
- Monitoring and periodic reviewing of customer and their credit lines to ensure recovery strategies are performed;
- Any other duties as assigned by the immediate supervisor.

Qualifications/Skills/Experience

The ideal candidate must possess the following qualifications and competencies:-

- A University degree in a Business related field;
- Diploma in Credit Management/CPA 11 will be an added advantage;
- At least 3 years' experience in an MFI;
- Meets the requirements of Chapter Six of the Kenyan Constitution.

9. ASSISTANT ACCOUNTANT - ONE (1) POSITION

Position Scope

Reporting to the Accountant, the Assistant Accountant will be responsible for assisting in the daily accounting functions of the Corporation.

Key Responsibilities

- Processing of payments, loan disbursements, maintaining of ledger books;
- Preparing and remitting Tax returns;
- Preparing monthly returns on receipts & payments;
- Participating in budget preparation and monitoring;

- Update financial data in the operating system;
- Assisting in Cash flow forecast and planning for the corporation;
- Any other accounting work as assigned by the immediate supervisor;
- Any other duties as assigned by the immediate supervisor.

Qualifications/Skills/Experience

The ideal candidate must possess the following qualifications and competencies:-

- CPA II;
- 3 years relevant working experience.
- Knowledge of Kenyan accounting laws and regulations
- Experience in the MFI sector will be an added advantage.
- Meets the requirements of Chapter Six of the Kenyan Constitution.

10. HUMAN RESOURCE ASSISTANT - ONE (1) POSITION

Position Scope

Reporting to the Human Resource and Administration Officer, Human Resource Assistant will be responsible for assisting in the day to day operations of the HR department.

Key Responsibilities

- Participating in the coordination of recruitment, selection process for the Corporation;
- Assisting in the preparation of budgets for the HR function;
- Participating in the implementation of performance management process
- Participating in the induction of new staff;
- Participating in organizing staff related functions including training, conference, seminars;
- Facilitating effective industrial attachment process;
- Any other duties as assigned by the immediate supervisor.

Qualifications/Skills/Experience

The ideal candidate must possess the following qualifications and competencies:-

- Bachelor's degree in Social Sciences or any related field from a recognized university with two (2) years' experience in Human Resource field; **OR**
- A Diploma in Human Resource Management with three (3) years' experience in Human Resource field;
- Meets the requirements of Chapter Six of the Kenyan Constitution.

11. PROCUREMENT ASSISTANT - ONE (1) POSITION

Position Scope

Reporting to the Procurement Officer, the Procurement Assistant will be responsible for procuring goods and services as required and in accordance with corporation policy and procedures.

Key Responsibilities

- Participating in developing and reviewing purchasing policies and procedures;
- Sourcing goods and services through tenders or any other approved method;
- Maintaining of suppliers list and other relevant records as per established policies and procedures;
- Participating in planning and forecasting supplies requirements;
- Preparing accurate and timely reports
- Preparing tender documents for long term supply contracts;
- Any other duties as assigned by the immediate supervisor.

Qualifications/Skills/Experience

The ideal candidate must possess the following qualifications and competencies:-

- Bachelors degree in Purchasing and Supplies Management or in relevant field and at least one (2) year relevant experience **OR**
- Diploma in purchasing and supply management or CIPS and at least three (3) years relevant experience;
- Meets the requirements of Chapter Six of the Kenyan Constitution.

How to apply

If you fulfil the above requirements, please send your application to the undersigned including a cover letter, CV, ID, testimonials, a day time telephone number, email address and three referees not later than **24th June 2016**. Hand delivered applications can be dropped at the Corporations Head Office Reception, Ntara Place 1st floor upon signing a delivery at that office.

**MANAGING DIRECTOR,
MERU COUNTY MICROFINANCE CORPORATION,
P.O BOX 2564-60200,**

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Meru County Microfinance Corporation is an equal opportunity employer. Only short listed candidates will be contacted.