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 competent, dynamic, highly qualified and 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. Computer proficiency, 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 the Corporation provides very competitive credit products that cater for all its customer needs, with excellent customer service under a well-known brand.

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;
- Implementing brand building and marketing;
Coordinating and developing marketing, sales and financial plans for proposed products;
Developing and advising on capacity building of customers and partners in product knowledge
Monitoring and analyzing market trends & market analysis to ensure that the Corporation is always ahead of competition;
Developing staff competencies and skills through continuous training on products;
Any other duties as assigned by the immediate supervisor.

**Qualifications/ Experience**
The ideal candidate must possess the following qualifications and competencies:-

- Degree in Sales & Marketing, Business Management or any other 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 and marketing; three (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. **BRANCH MANAGER – FOUR (4) POSITIONS**

**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**

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

**Qualifications/ Experience**
The ideal candidate must possess the following qualifications and competencies:-
• Bachelor’s degree in Commerce, Finance, Business Management or related field from a recognized university;
• At least 5 years practical relevant experience at a senior level in credit in an MFI/Financial institution;

OR

• Diploma in a relevant discipline coupled with over 8 years’ work experience, 5 of which must have been at a senior level in MFI/financial institution may be considered;
• CPA K will be an added advantage;
• Meets the requirements of Chapter Six of the Kenyan Constitution.

3. RISK MANAGER – ONE (1) POSITION

Position Scope

Reporting to the Managing Director, Meru County Microfinance Corporation, the Risk Manager will be responsible for designing and implementing an overall risk management process for the Corporation;

Key Responsibilities

• Developing, implementing and reviewing policies and procedures that reduce credit risk;
• Analyzing current risks and identifying potential risks that are affecting the Corporation;
• Assessing risks, implementing plans and strategies to minimize business losses;
• Evaluating the corporation’s previous handling of risks, and comparing potential risks with criteria set out by the Corporation such as costs and legal requirements;
• Preparing risk management and insurance budgets;
• Risk reporting ;(informing the management about the most significant risks to the business;
• Ensuring business heads understand the risks that might affect their departments;
• Ensuring individuals understand their own accountability for individual risks;
• Explaining the external risk posed by corporate governance to stakeholders;
• Creating business continuity plans to limit risks;
• Building risk awareness amongst staff by providing support and training within the Corporation;
• Any other duties as assigned by the immediate supervisor.

Qualifications/Experience

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

• Bachelor’s degree in Risk Management, Business Studies and Management, Finance, Economics, Statistics or any other related field;
• Relevant professional training in credit management with advanced knowledge on credit risk assessment approaches and models will be an added advantage;
• Five years’ work experience in risk management in a financial institution;
• Meets the requirements of Chapter Six of the Kenyan Constitution.

4. ICT MANAGER– ONE (1) POSITION

Position Scope

Reporting to the Managing Director, Meru County Microfinance Corporation, the ICT Manager will be responsible for designing, developing, implementing, and coordinating policies and procedures for all areas of information technology to assure data accuracy, security, legal and regulatory compliance; assure compliance with Standard Operating Procedures;

Key Responsibilities

• Developing and maintaining a change control procedure for ICT and reporting corporation ICT performance against agreed targets;
• Ensuring that back-ups and disaster recovery provisions are frequently tested and facilitating both internal and external audits;
• Highlighting, mitigating and/or containing risks associated with the systems while ensuring database and system security;
• Forecasting/budgeting corporation ICT requirements and advising management;
• Maintenance of ICT hardware and software inventories;
• Managing communications and working relationships between IT and other departments within the organization as well as IT service providers;
• Serving as the technical lead or project manager for system implementation projects and bring consistency to project execution and life cycle.;
• Identifying and acting on opportunities to improve and update software and systems;
• Overseeing and determining timeframes for major IT projects including system updates, upgrades, migrations and outages
• Directing the selection and installation of ICT resources and the provision of user training;
• Developing innovative network trouble shooting methods that reduce downtime and lower repair costs;
• Monitor changing network technology and deliver a technology update to the executive;
• Any other duties as assigned by the immediate supervisor.

Qualifications/ Experience

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

• Bachelors degree in Computer Science/ Information Technology or related field;
• Technical qualification i.e CCNA, MCSE, ITIL, CCNP, CISCO;
• Atleast five (5) years’ work experience in ICT field;
• Meets the requirements of Chapter Six of the Kenyan Constitution.

5. CREDIT ANALYST – ONE (1) POSITION

Position Scope

Reporting to the Risk Manager, the Credit Analyst will be responsible for ensuring compliance to all internal and regulatory credit/other portfolio related policies;

Key Responsibilities

• 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;
• 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;
• 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;
• Review loan security margins as per the existing market trends and advice the management on any necessary reviews;
• Ensuring proper reporting, documentation and review to determine that lending to the respective segments is within acceptable risk;
• Management of credit risks through analysis and recommend approvals for facilities within the Institutions tolerable risk levels;
• Ensure that all appraisal decisions meet the agreed SLA (service level agreements);
• Reviewing and making recommendations relating to all new loan facilities;
• Any other duties as assigned by the immediate supervisor.

Qualifications/Experience

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

• Bachelor’s degree in Finance or Accounting or related field from a recognized university;
• CPA K/ACCA/ CCP will be an added advantage;
• At least four (4) years’ experience in credit function in a financial institution, two (2) of which should be in a similar position;
• Meets the requirements of Chapter Six of the Kenyan Constitution.

6. BUSINESS DEVELOPMENT OFFICER - ONE (1) POSTION

Reporting to the Branch Manager, the Business Development Officer shall be responsible for generating credit business, Credit appraisal, documentation and loan recovery in order to minimize non-performing loans.

Key Responsibilities

• Proactively grow the credit business in the assigned area, in compliance with existing Corporation credit policies and other relevant regulations;
• Authenticate documentation presented for all credit applications and ensure they meet the KYC requirements and any other requirements as required by the Corporation and by the regulator;
• Appraisal of customer loan applications and make recommendations;
• Ensure recovery of items pledged as security on delinquent loans;
• Assist in restructuring of debts in the interest of the corporation and customer;
• Assist in the grading and classification of loan accounts;
• Any other duties assigned by the supervisor.

Qualifications/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 added advantage;
• At least 3 years’ experience in an MFI;
• Meets the requirements of Chapter Six of the Kenyan Constitution.

7. DEBT COLLECTOR – ONE (1) POSITION

Reporting to the Risk Manager, the Debt Collector shall be responsible for reaching out to customers to collect payment for overdue loans, or other payments.

Key responsibilities

• Tracking down customers who owe money from overdue loans and negotiate payment;
• Reviewing accounts that are behind on their payments to determine appropriate action;
• Contacting customers to collect overdue payments;
• Liaising with marketing and operation teams to resolve customer queries/complaints;
• Attending to customer enquiries;
• Discussing options available to customers who are facing pending court action/CRB listing in order to come to mutually acceptable arrangements which prevent further litigation action;
• Any other duties as assigned by the immediate supervisor.
Qualifications/ Experience;

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

- Diploma in a Business-related field from a recognized institution;
- Minimum of 2 years’ relevant work experience;
- Meets the requirements of Chapter Six of the Kenyan Constitution

8. AUDIT ASSISTANT – ONE (1) POSITION

Position Scope

Reporting to the Internal Auditor, the Audit Assistant will be responsible for ensuring compliance with established internal control procedures;

Key Responsibilities

- Participating in the formulation and preparation of annual audit scope and work plan;
- Assisting in development of audit plans, monitoring and evaluation, risk assessment and quality review of audit reports.
- Preparing risk-based audit programs;
- Conducting risk assessment of assigned department or functional area in established/required timeline;
- Appraising adequacy of internal control systems;
- Completing audit work papers by documenting audit tests and findings;
- Maintaining internal control systems by updating audit programs and questionnaires;
- Preparing draft audit report for review and participate in exit meetings;
- Preparing special audit and control reports by collecting, analyzing, and summarizing operating information and trends;
- Performing post-audit follow-up to establish status of implementation of audit recommendation;
- Any other duties as assigned by the immediate supervisor.

Qualifications/ Experience

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

- Bachelor’s degree in Accounting, Finance or Business-related field;
- CPA/ACCA Part 2 section IV or its equivalent;
- One (1) year’s work experience in auditing or in a professional audit firm;
- Experience in credit and lending operations will be an added advantage.

9. ADMINISTRATIVE ASSISTANTS- TWO (2) POSITIONS
Position Scope

Reporting to the Branch Manager or other assigned supervisor, the post holder shall be responsible for general office administration and coordinate administrative activities in the office.

Key Responsibilities

- Overseeing all aspects of general administrative duties, logistics, equipment, inventory and storage;
- Managing the front office, ensuring that reception duties are handled in an efficient, professional and courteous manner.
- Administering and overseeing the office requirements related to procurement and operations;
- Assisting in planning, scheduling and organizing meetings;
- Designing, maintaining and archiving files;
- Comprehensive diary management, including internal and external meetings, formal and informal engagements and keeping up to date with all activities
- Maintaining an accurate record of books, catalogues, periodicals and magazines;
- Compiling and distributing staff meeting minutes.
- Sending and receiving of mails and packages;
- Logistical support to the bank, KRA, lawyers etc;
- Attending to customer enquiries;
- Taking part in special projects as and when required.
- Any other work as assigned by the immediate supervisor.

Qualifications/Experience

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

- Diploma in Business related field or Secretarial services;
- Proficient in Microsoft office applications.
- Administrative experience in an MFI is an added advantage.
- Meets all the requirements of chapter Six of the constitution

NOTE: For all positions, the applicant must indicate the current and expected salaries in the application.

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 27th February 2019. 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,
MERU.

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

NB. Applicants should seek clearance from:-

- Credit Reference Bureau
- Kenya Revenue Authority
- Higher Education Loans Board
- Criminal Investigation Department
- Commission for Higher Education; for those with certificates from Private and foreign Universities