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. 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; preferably in a similar role
• Meets the requirements of Chapter Six of the Kenyan Constitution.

2. ACCOUNTANT – ONE (1) POSITION

Position Scope

Reporting to the Finance and Administration Manager the Accountant will be responsible for daily accounting and Finance functions of the Corporation.

Key Responsibilities

• Participating in the formulation, review and implementation of financial and accounting policies and procedures;
• Maintaining proper books of accounts;
• Accounting for all incomes to the Corporation, including loan fees, interest and other receivables;
• Participating in Cash flow forecasting and planning for the Corporation;
• Checking of all payments and ensuring they are approved in line with the finance policy;
• Processing of payments and loan disbursements;
• Monitoring recoveries for all loans issued out to ensure full recovery and timely loan defaults report sent to Branch Managers & Business Development Officers for follow ups;
• Ensuring completion and submission of the statutory returns as per law;
• Monitoring accurate recording of all financial transactions, and preparing timely and accurate reports as required;
• Authorizing / Approving payments as well as being Business Operator to M-pesa Account;
• Reconciliation of financial accounts and maintaining of ledger books;
• Prepare monthly returns on receipts & payments;
• Verify all staff imprests
• Processing Board allowances;
• Checking and approving of all imprests surrender / claim forms;
• Preparation of weekly forecasts of loan forms inflow and ensuring availability of funds for lending;
• Maintaining of up to date loan records;
• Maintaining safe custody of all accountable documents;
• Any other accounting work 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 any other related field;
• CPA K/ACCA
• 5 years relevant working experience.
• Experience in MFI sector will be an added advantage.
• Meets the requirements of Chapter Six of the Kenyan Constitution

3. MARKETING AND COMMUNICATION ASSISTANT – ONE (1) POSITION

Reporting to the Managing Director, the Marketing and Communication Assistant shall be responsible for implementing the Marketing and Communication strategies for the Corporation.

Key responsibilities

• Monitor sales and research demographic factors and customer interests to capitalize on market opportunities;
• Communicate with external partners to ensure the most effective placement of print, radio, and online advertising;
• Develop a content calendar for social media and e-marketing of Corporation products;
• To ensure the effective distribution of promotional information and materials e.g. electronically, mailings, in print and direct contact;
• To direct a promotional team to carry out promotional distribution and activity as required to promote the Corporation products;
• To support the development of annual marketing plans and creative promotional campaigns for loan facilities;
• To carry out market research activities e.g. distribution of questionnaires, feedback forms, recruiting of focus groups;
• Write promotional copies for website and proactively update the website;
Plan and attend a range of events such as open days, trade fairs and other related events with the view of marketing the Corporation;
To carry out administrative duties to ensure the successful operation of Facilities marketing;
Draft and edit communications copies (e.g. press releases and publications);
Any other duties as assigned by the immediate supervisor.

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

- Diploma in Sales and Marketing, Communications, Public Relations Management or any other related field
- Minimum of 1-year relevant work experience;
- Meets the requirements of Chapter Six of the Kenyan Constitution

4. 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.
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 19th April 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