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- (RE-ADVERTISEMENT)

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. AUDITOR – ONE (1) POSITION - (RE-ADVERTISEMENT)

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 business in Accounting or equivalent from a recognized university
- CPA K or equivalent auditing qualification
- Membership to professional accounting body eg ICPAK
Three (3) years’ work experience in auditing or in a professional audit firm
Meets the requirements of Chapter Six of the Kenyan Constitution.

3. **CREDIT ANALYST – ONE (1) POSITION - (RE-ADVERTISEMENT)**

**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/ CCP will be an added advantage;
- At least 4 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.
4. **ICT OFFICER – ONE (1) POSITION- (RE-ADVERTISEMENT)**

**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 /Higher National Diploma in Computer Science/ Information Technology ;
- Three (3) years’ work experience ICT field.
- Meets the requirements of Chapter Six of the Kenyan Constitution.

5. **BUSINESS DEVELOPMENT OFFICERS (4 POSTIONS)**

**Position Scope**

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.

Professional qualifications and experiences for the post are:
• A University degree in a Business related field.
• Diploma in Credit Management/CPA II/CFA II will be an added advantage
• At least 3 years’ relevant experience.
• Meets the requirements of Chapter Six of the Kenyan Constitution

6.0 ADMINISTRATIVE ASSISTANTS (2 POSTIONS)

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
• Oversee all aspects of General administrative duties, logistics, equipment, inventory and storage.
• Sending and receiving of mail and packages.
• Logistical support to the bank, KRA, lawyers etc.
• Any other duties as assigned by the supervisor.

Professional qualifications and experiences for the post are:
• Diploma in Business and/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
7.0 **OFFICE ASSISTANTS (2 POSTS)**

**Position Scope**

Reporting to the Administrative Assistant, the post holder shall be responsible for general office support and other related duties as assigned.

**Key Responsibilities**

- Undertake all aspects of general office support duties including cleanliness, tea and office messengerial tasks.
- Inter departmental mail delivery
- Logistical support to the bank, KRA, lawyers etc.
- Any other duties as assigned by the supervisor.

**Qualifications for the post are;**

- KCSE Mean Grade D+
- Demonstrate a high degree of honesty, integrity and commitment to duty
- Candidates with motor bike riding license or a driving license will have an added advantage.

**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 **18th November 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,**

**MERU.**

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