

# JOB VACANCY

## Credit Administration and Recovery Officer

### JOB DESCRIPTION

**Job Title:** Credit Guarantee Administration and Recovery Officer  
**Reporting to:** Risk Management and Quality Assurance Manager  
**Location:** Dar es Salaam

The Credit Guarantee Administration and Recovery Officer has the primary responsibility of monitoring performance of the credit guaranteed portfolio, reviewing and analysing loan ageing reports from banks, preparing management guarantee portfolio performance reports, managing claims from banks, and following up with banks on recovery from nonperforming guaranteed loans.

### Main responsibilities of the Credit Guarantee Administration and Recovery Officer will be as follows:

1. To receive and review loan ageing reports from banks and identify key findings and areas of improvement.
2. To review and assess the consolidated ageing reports from all partners banks and establish portfolio migration on each quarter. The aim is to assess performance of each bank and take the best turn around strategies at initial stages before the loan turns 91 days past due.
3. Preparation of a Consolidated ageing report for management discussions and based on it recommend amount of provisions for bad and doubtful credit guarantees.
4. Visiting delinquent clients together with the bank and staff from Business Development Unit to identify the weaknesses that led to the client to be delinquent and establish causes as lessons learnt for future improvements.
5. Develop a workout strategy/ turnaround strategy which will be shared to respective partner banks for negotiation on the available options which will be used to turn around clients.
6. To receive and review credit guarantee claims from partners banks and establish if it has been submitted in compliance with agreed guarantee claim conditions.
7. To assess claims submitted and ensure all the claims will be paid after being satisfied that, the Bank has taken adequate recovery actions and the claim is supported by documented evidencing such actions.
8. To establish if the securities provided to the bank by the borrower or guarantor(s) have been sold or not. If the securities have not been sold or blocked by court order, arrange for joint visit of PASS (Private Agricultural Sector Support) and Bank to the customer with a view to agree on a new repayment arrangement or ask the bank to sell the security before processing the claim. If the securities have been sold or blocked by Court order or lack buyers, initiate the process to pay the claim.
9. Preparation of memo for recommending approval or rejection of the credit guarantee claims submitted based on assessments done above.
10. Following up with banks to share recovery proceeds from paid guaranteed loans as per credit guarantee agreement.

11. Liaise with other stakeholders for example, zonal offices, banks, clients, courts, law firms, auctioneers, debt collectors, government institutions, the Central Bank, and other financial institutions to ensure that the Trust interests are accurately represented and safeguarded.
12. Manage own portfolio of non-performing by developing the best turn around strategies /recovery strategy for each claims case and follow up implementation of the strategies with partners bank to ensure maximum recoveries are made in line with the business strategy.

### EDUCATION, EXPERIENCE, KNOWLEDGE, AND SKILLS EDUCATION

#### REQUIREMENTS

At least Bachelors' Degree in Finance, Finance and Banking Agriculture, Accounting, Economics, Business Administration, Agricultural Engineering, Rural Development, or related fields from a recognized University.

#### EXPERIENCE, KNOWLEDGE, AND SKILLS REQUIRED

1. Analytical with independent position in decision making.
2. At least 3years proven record of accomplishment as Credit Analyst with a bank or a credit guarantee fund.
3. Experience and ability to institute proper credit evaluation and effective internal controls.
4. Conversant with the use of Microsoft excel in data analytics, words, power point.

#### KEY COMPETENCIES

##### Technical Competencies:

5. Understanding of moral hazards that can affect the credit guarantee business.
6. Clear and articulate knowledge of risks affecting credit guarantees and lending business.

##### Behavioral Competencies:

7. Possession of excellent communication and listening skills.
8. Should have an analytical and creative mindset to seek, encourage and find non-traditional approaches to handling challenges.
9. Team player with ability to collaborate with business units well but without compromising independence.
10. Possession of excellent communication and listening skills.

#### How to Apply:

PASS Trust is an equal opportunity employer, and the positions are open to all. Qualified candidates should submit a CV and cover letter explaining how their experience will contribute to the requirements of the position. The CV and cover letter should be sent to [jobs@pass.or.tz](mailto:jobs@pass.or.tz) on or before **31st May 2022**. Women are strongly encouraged to apply. Only shortlisted will be contacted.

# JOB VACANCY

## Local Environmental & Sustainability Officer

### JOB DESCRIPTION

**Job Title :** Local Environmental & Sustainability Officer  
**Reporting to :** Monitoring & Evaluation Manager  
**Location:** Dar es Salaam  
**Contract Duration:** 12 Months

PASS Trust is looking for a Local Environmental & Sustainability Officer to lead the implementation of the IGG policy & strategy. The officer is expected to work closely with IGG Consultant and in collaboration with other PASS departments, Partners and Stakeholders, and various thematic areas to ensure that PASS applies IGG procedures.

### Main responsibilities of the Local Environmental & Sustainability Officer will be as follows:

- Review beneficiaries' projects supported by PASS to align with the organization's commitment for Environmental & Social Sustainability.
- Work with IGG consultant/ relevant staffs to prepare training materials in relation to requirements needed to build capacity of staffs at HQ, AIC incubation center and PASS branches on IGG & Environmental Sustainability.
- Coordinate the implementation of PASS IGG Strategy.
- Assist PASS Business Development, Risk Management teams in supervision and advising of supported projects, to make sure that they are in line with PASS commitment to Environmental & Social Sustainability.
- Assist PASS Business Development team to prepare training curricula on issues related to IGG for PASS staff, PASS supported MSME's and Financial Institution Partners.
- Overseeing and work with monitoring team to make sure advice on best green technologies that can be used by PASS beneficiaries in line with the IGG Strategy.
- Overseeing and propose reviews of various policies and working tools addressing Environmental & Social Sustainability and IGG issues and oversee its operationalization.
- Assist in identifying Green Guarantee products.
- Responsible for monitoring and tracking progress towards IGG indicator targets, updating IGG quarterly narrative reports, and coordinating the green champion initiative.
- Overall, creatively ensuring internal PASS business processes are in line with PASS IGG Strategy.

### EDUCATION, EXPERIENCE, KNOWLEDGE, AND SKILLS EDUCATION

#### REQUIREMENTS

Academic degree in science or engineering, preferably with a focus on environment & climate.

#### EXPERIENCE, KNOWLEDGE, AND SKILLS REQUIRED

1. At least 3 years proven record of working for projects providing alignment to the organization's commitment for Environmental & Social Sustainability.
2. Having knowledge of Integrating Inclusive Green Growth in market development facility.
3. Excellent command of English. Working knowledge of Swahili would be a clear benefit.
4. Experience from analytical work and reporting
5. Good communicative abilities and coordination skills, ability to work with various teams simultaneously
6. Flexibility to travel within Tanzania

#### How to Apply:

PASS Trust is an equal opportunity employer, and the positions are open to all. Qualified candidates should submit a CV and cover letter explaining how their experience will contribute to the requirements of the position. The CV and cover letter should be sent to [jobs@pass.or.tz](mailto:jobs@pass.or.tz) on or before **31st May 2022**. Women are strongly encouraged to apply. Only shortlisted will be contacted.