

Lending Manager – West Africa (west) – Located in Abidjan, Ivory Coast

Reports to: Head of Lending	Responsible for: N/A	Date: January 2025
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Role and Responsibilities

Responsible for achieving lending targets for income and growth through the development of relationships with new customers in Ivory Coast. Responsible for the daily management of the Ivory Coast lending affairs. Builds appropriate networks and partnerships in country and region.

Key Tasks
<p>Core Tasks</p> <ul style="list-style-type: none"> • Manages the assigned geographical area to optimise lending income, develop and maintain a quality portfolio, and control risks effectively in line with corporate objectives, business plan and lending limits. • Provides account management to a group of future customers, carrying out all required activities including transactions processing, monitoring and reporting. • Delivers new lending credit proposals for approval and committal. • Ensures successful delivery of annual reviews of customers' accounts. • Establishes, develops and maintains excellent relationships with potential customers through effective communication and visits. • Ensures arrears actions are carried out in accordance with standard procedures. • Understands and applies key policies such as the credit policy and anti-money laundering policy and ensures effective arrears management. • Contributes to the annual business planning and budget process by providing accurate customer information to the HoL. • Liaises with current customers according to business needs. • Attends trade fairs, partner forums and other ad hoc activities involving existing and potential customers. • Contributes to development of an in-country marketing strategy. • Contributes to product development in response to customer needs. • Develops and maintains links with networks in the country and region on behalf of Shared Interest. • Keeps abreast of competitors' activities in the region. • Supports the work of the Foundation.
<p>People</p> <ul style="list-style-type: none"> • Contributes to the development of the lending portfolio as part of the senior team in lending. • Communicates regularly with the Head of Lending and other staff members to ensure good information and workflow. • Liaises closely with other members of the West Africa (east) team and the Lending Team. • Works with other teams in the organisation. • Develops and maintains relationships with key customers, networks and partners. • Liaises with external advisors/professionals as and when necessary. • Creates an environment for honest and open communication.

Key Business reporting and administration

- Keeps Head of Lending abreast of the status of proposals in the pipeline, of travel plans and budgets.
- Ensures the preparation of the annual business planning and budget process for Ivory Coast by providing accurate lending and income forecasts.
- Is responsible for all related aspects of the management of the Ivory Coast area.
- Produces monthly KPI reports in coordination with colleagues in West Africa (east) and ensures all relevant input is provided to Head of Lending and Head of Risk & Compliance.
- Contributes to the overall documentation of the lending procedures, making recommendations for improvement as and when required.
- Provides case studies, articles and other reporting/internal communication as required in a format suitable for publication in members' newsletters and Shared Interest Social Accounts.
- Carries out analysis of market and lending statistics to show risk management, portfolio performance and sales potential for Ivory Coast.

Miscellaneous

- Carries out any other work necessary to maintain excellent customer service, and any other duties commensurate with this post, or as reasonably requested by senior management.

Skills and Experience

Essential:

- At least 5 years experience of working in a lending environment.
- Experience in the agriculture sector.
- Flexibility to work at operational level and assist Senior Managers at strategic level.
- Excellent customer relationship management skills.
- Capacity to understand and interpret financial reports (Profit & Loss, Balance Sheet, Cash Flow) and information.
- Sound business analysis skills.
- Detail-conscious and accurate.
- Excellent report writing.
- Empathy to deal with people from different backgrounds and cultures.
- Excellent communication, influencing and listening skills, including presentation skills and oral and written communications with a wide range of people from different backgrounds.
- Results-focused, evidence of achieving and exceeding targets.
- Excellent team-working and team-building skills.
- Excellent networking skills.
- Ability to deliver to tight deadlines.
- IT literate, including the use of spreadsheets and other Microsoft Office software.
- Self-motivated, proactive, organised and able to use initiative and to prioritise (self and others) in a multi-task environment.

Desirable:

- Experience of working with SMEs (small and medium enterprises)/co-operatives.
- Experience in the cocoa value chain.
- Experience of developing and maximising partnerships with other organisations e.g. NGOs, banks, development institutions, etc.
- International Development background (Fair Trade an advantage).

Education and Qualifications

Essential:

- Bachelor Degree in Business Administration, Industrial Engineering, Economics or Accounting.
- Maths & English at GCSE or local equivalent (KCSE).
- Fluency in English and French, both written and oral.

Desirable:

- Master's Degree in Business Administration, International Development, Agricultural Engineering or related.

Limits of Authority

Within Society guidelines, policies and procedures the post holder will be expected to:

- Support the Head of Lending in managing the team's expenditure within the approved budget
- Submit all expense claims promptly and manage credit card expenses (if any) within the credit limit.
- Gain management approval to all purchase orders including agreeing travel in advance.

Other

Essential

- Strong social motivation: commitment to, and empathy with, the aims and objectives of the Society and Foundation.
- Flexibility: you may well be asked to cover for other members of staff during sickness, annual leave, etc. As our clients work across different time zones, you will also need to be flexible regarding your hours of work.
- Team working: getting along with your colleagues is essential. As part of your personal development programme, you will be asked to be a member of various cross-departmental project teams in order to meet specific objectives.
- Fair trade and overseas development: it is essential for our employees to have an understanding of the Fair trade sector and the general regional socio-political reality.
- Willingness and ability to travel widely within the country, the region and overseas.

I understand and accept the above job description and agree to carry out the functions and duties of this post.

Signed:

Date: