August 5, 2021

LOAN OFFICER

Job brief

The Society for the Conservation of Nature of Liberia (SCNL) is looking for a Loan Officer to evaluate, authorize or deny loan applications for individuals, businesses, and community groups supporting Biodiversity and Conservation around protected areas and Community Forest that SCNL is working within Liberia. You will act as a liaison between communities/groups/CFMBs and SCNL and will help in collaboration with CMOs and the relevant project coordinators to qualify small and large business and forest friendly loans promptly.

Responsibilities

- Evaluate eligibility and creditworthiness by processing small loan applications and documentation within specified limits with the support of relevant groups.
- Interview groups/businesses to determine financial eligibility and feasibility of granting small business loans that would support forest-dependent communities especially females.
- Determine all applicable ratios and metrics and set up payment plans
- Communicate with community leaders and groups either to request or to provide information on small loan beneficiaries
- Justify decisions (approvals/rejections) and report on them
- The complete loan agreement and payment terms with support from CMOs and PCs and counsel clients on policies and restrictions of the loan
- Update job knowledge on types of loans and other financial services for forest communities and small business holders
- Establish a data base system and maintain an updated account records, ledgers, saving ..and others for the loan program
- Assess loan group’s needs, explore all options and introduce different types of forest-friendly business with support from PCs
- Develop referral networks, suggest alternate channels and cross-sell products and services to accomplish ceiling in the loan process
- Go the “extra mile” to build trust relationships, community loyalty, and satisfaction throughout the underwriting process
- Operate in compliance with laws and regulations and adhere to lending compliance guidelines

Helping to Conserve Nature
Requirements

- Proven working experience as a Loan Officer
- Proficient computer skills, including Microsoft Office Suite and financial applications/software
- Solid understanding of direct/indirect small loan/small business products and practices
- Excellent communication and interpersonal skills
- Customer satisfaction orientation and sales competencies
- Ability to work in a goal-oriented environment
- BSc degree in finance, economics, or a related field
- Knowledge of working with NGOs in a similar capacity is an added advantage
- Knowledge of the local dialect and terrain of the Western and Northern Region of Liberia

Date of Hiring: Immediately

Duration: 1-year renewable based on performance

Location: 40% Monrovia & 60% field (Grand Cape, Gbarpolu & Lofa Counties)

Salary: To be discussed based on Qualification

Please submit application address to: Finance and Administrative Manager or email:

vacancy@scnlliberia.org

Deadline: August 30, 2021

Female and persons with disability who are qualify are encourage to apply

Note: Applications will be evaluated as they come.