

## Detailed Role Description

<b>Job Title</b>	Loan Officer
<b>Department</b>	Investments
<b>Reports to</b>	Investment and Portfolio Manager
<b>Location</b>	On Site-Mzuzu, Malawi
<b>Role Profile</b>	Early -Mid-level professional

### Role Purpose

As a frontline position, the Loan officer works directly with the communities to mobilize investees and ensure the quality of investment applications is in accordance with the standards and goals of Emerge Fund within the area in charge. The Loan Officer supports the Investment and Portfolio Manager in sourcing and screening of applications, due diligence and submission for approval of investment

### Scope of Responsibilities

#### Role Responsibility 1: Client expansion marketing/cluster development

##### Key tasks:

- Carry out client investees expansion activities according to the Emerge Fund Operation Plan
- Carry out orientation trainings for all new investment portfolio clients, credit groups/clusters established in the communities in accordance with the regulations and guidelines of the Emerge Fund
- Support the CEO and Investment Portfolio Manager to implement feedback surveys

#### Role Responsibility 2: Loan Management

##### Key tasks:

- Strictly comply with national and company credit and investment regulations/policies
- Source client investees, review investment applications, carefully appraise loan before submitting to the Credit and Investment Committee for approval
- Notify investees on the results of their application post evaluation by the Credit and Investment Committee
- Regularly monitor the loan across enterprises to ensure the publicity and transparency
- Accurately prepare the monthly loan collection plan of every client investee within the areas in charge and submit to the CEO for approval
- Strictly monitor the loan payment to ensure no overdue debt in accordance with the cash management policy.

- Closely check and monitor the loan is being utilised for intended purpose by regularly engaging client investees before and after disbursement
- Keep all records and relevant documents in accordance with the company regulation and procedures
- Propose and apply feasible measures to prevent and/or terminate overdue debt (if any) within the areas in charge.

### Role Responsibility 3: Monitoring and evaluation

#### Key tasks:

- Build a monthly individual plan for each client investee and get approval from the Investment and Portfolio Manager, contribute to the effective implementation of the Emerge Fund overall plan.
- Prepare and update accurately and timely all reports loan collection plan, report of overdue debt or/and late payment, loan outstanding.
- Take part in making monthly/quarterly/annual operation plan
- Actively participate in general monitoring/evaluation in Emerge Fund.

### Role Responsibility 4: Other Responsibilities

#### Key tasks:

- Build and maintain a good relationship with diverse communities of local authorities
- Support the Investment and Portfolio Manager in implementing market research and analysis.

### Person Specification

<p><b>Education and Certifications</b></p>	<p>Degree in business management/administration, finance, banking or its equivalent is desirable. Training on a wider range of micro finance products including loans, savings and insurance, compliance regulations.</p>
<p><b>Essential Experience</b></p>	<ul style="list-style-type: none"> <li>• At least 3 years of direct experience in financial services or holding a similar role</li> <li>• General knowledge on a wider range of micro finance products including loans, savings and insurance, compliance regulations, microfinance law, business law, employment and labour, internal operational policies and procedures</li> <li>• Proven experience working with financial institutions and investment sector at national and international level</li> </ul>

## Person Specification

<p><b><i>Essential Knowledge</i></b></p>	<ul style="list-style-type: none"> <li>• In-depth understanding of equitable approach to investing in emerging enterprises in emerging markets</li> <li>• General knowledge on a wider range of micro finance products including loans, savings and insurance, compliance regulations, microfinance law, business law, employment and labour, internal operational policies and procedures</li> <li>• Strong insight and knowledge of analyzing investments and portfolio enterprise performance</li> </ul>
<p><b><i>Essential Skills</i></b></p>	<ul style="list-style-type: none"> <li>• Strategic and analytical thinking</li> <li>• Strong leadership and management</li> <li>• Excellent presentation, communication and negotiation</li> <li>• Networking, influencing and relationship building</li> <li>• Crisis management and conflict resolution</li> <li>• Planning, organisation, time management and coordination</li> <li>• Strategic direction and people management</li> <li>• Fluency in written and spoken English and native languages</li> <li>• Digital savvy (Microsoft packages, Digital marketing tools)</li> </ul>
<p><b><i>Ability</i></b></p>	<ul style="list-style-type: none"> <li>• Ability to work with minimal supervision</li> <li>• Able to work under pressure and under strict deadlines</li> <li>• Able to travel frequently</li> </ul>
<p><b><i>Personalities and Attitudes</i></b></p>	<ul style="list-style-type: none"> <li>• Highly motivated</li> <li>• A self-starter</li> <li>• Creative</li> <li>• Positive minded</li> <li>• Mature and decisive</li> <li>• Influential</li> </ul>



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### ***About Emerge Fund***

Emerge Fund is a newly established social impact acceleration fund (microfinance) investing in Malawian early stage and high growth enterprises with financial solutions amplifying their growth and success. Emerge Fund is a subsidiary enterprise under Emerge Livelihoods, a non-profit organisation in Malawi dedicated to amplifying social capital and leveraging technology for economic prosperity of individuals and communities. Emerge Fund is incorporated as a company limited by shares led by Emerge Livelihoods with support from OVO-Entrepreneurs for Entrepreneurs.

Emerge Fund seeks to provide affordable and tailor-made debt financing targeting enterprises contributing to climate adaptation efforts in Malawi and serve as an intermediary for diverse institutions exploring a portfolio of emerging enterprises led by men and women in both rural and urban areas across the country.

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