

# JOB DESCRIPTION



**Job Title: Business Relationship Officer**

**Reports To: Business Manager**

## **Job Overview**

The Business Relationship Officer is responsible for meeting the established monthly and annual targets in terms of loan disbursement, collection and maintaining a quality portfolio. The position is also responsible for maintaining a positive image and presence of NEDCO in the area, maintaining good customer interaction, resolving customer issues, ensuring customer retention and entrepreneurial development

## **Responsibilities and Duties**

### **Financial Reporting & Compliance**

- Ensure on-time and accurate maintenance and submission of all relevant records and reports of all clients as well as internal branch records

### **Loan Portfolio Administration**

- Analyse and assess entrepreneurs for business management competence/potential as well as business loan proposals for viability, sustainability and consistent with entrepreneurial development
- Review and monitor loan applications throughout the process from application to disbursement to ensure compliance, timeliness and efficiency
- Co-ordinate a portfolio of existing clients and ensure that loan portfolio size, quality and diversity is in accordance with company targets
- Conduct regular client visits to ensure that the business operations and collateral assets are maintained and to provide entrepreneurial support /advice as needed

### **Products & Services**

- Work with the marketing and branding department to generate new business through the identification of opportunities from new business prospects or existing clients
- Work with Entrepreneurial Development Department to identify potential areas of business growth for NEDCO and take action to promote NEDCO as the agency of choice for SME development.
- Build and sustain meaningful relationships in the area to ensure the NEDCO brand is sustained.
- Support and represent NEDCO's business and products at events or outreach programs.

### **Risk Management**

- Analyze and identify in the entrepreneurial development process

### **Performance Management**

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- Achieve individual plans based on targets and in keeping with the strategic objectives of the organization.
- Engage in on-going assessments to achieve and maintain target objectives

## **Qualifications & Experience**

- University Degree in Management, Finance or Economics or related field
- At least three (3) years experience working in loan operations in a financial institution or in entrepreneurship development or in related functions
- A suitable combination of qualification, training and experience would be considered

## **Competencies**

- Risk Management & Assessment
- Loan Portfolio Management
- Credit Administration
- Relationship Management
- Entrepreneurial Development
- Good communications and influencing skills