

JOB DESCRIPTION



Job Title: Senior Business Relationship Officer

Reports To: Business Manager

Job Overview

The Senior Business Relationship Officer (SBRO) is responsible for meeting the monthly and annual targets set for the individual 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
- Manage and monitor loan applications throughout the process from application to disbursement to ensure compliance, timeliness and efficiency
- Manage a portfolio of existing clients and ensure that loan portfolio size, quality and diversity is in accordance with company targets

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 takes action to promote NEDCO as the agency of choice for SME development.
- Builds and sustains meaningful relationships in the area to ensure the NEDCO brand is sustained.
- Supports and represents NEDCO's business and products at events or outreach programs.

Risk Management

- Analyze and identify in the entrepreneurial development process

Cost Controls

- Maintain Centre operating cost/expenditure

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Performance Management

- 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
- Work collaboratively with the Business Relationship Officer and build competencies to ensure business continuity.

Qualifications

- University Degree in Management, Finance or Economics or related field
- At least five (5) 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

- Leadership
- Risk Management & Assessment
- Loan Portfolio Management
- Credit Administration
- Strategic Thinking
- Entrepreneurial Development
- Good communications and influencing skills
- Customer service
- Knowledge of Management Information Systems

~~This document is intended to reflect only the main details considered necessary to describe the principal functions of your job and should not be construed as a detailed description of all work requirements that may be inherent in the position.~~