

Accion Venture Lab

Job Description Bank



Role	Loan Officer
Title	Loan Officer
Company	International MicroFinance Company

Company Description

Our client, a fast-growing international micro-finance with its head office in Kampala Uganda, seeks qualified and experienced people to urgently fill the above position.

This JD is significantly less detailed than some others—this could be explained by the fact that it is a more junior role.

Location

Kampala, Uganda

Summary

The Loan Officer will:

- Significantly contribute to the profitability of the branch by effectively achieving set sales targets through actively and proactively identifying sales opportunities;
- Keep the portfolio at risk at the acceptable minimum through actively following up on all clients for timely repayments;
- Proactively and continuously deliver service excellence.

Job Description

Production / Sales

- To manage own sales production performance and implementing corrective actions to achieve target objectives;
- Proactively driving sales through a combination of advertising, customer referrals and viral marketing (word of mouth).
- Ensure that you contribute to the profitability of the branch by meeting individual sales targets set by management;
- Effectively achieving set sales targets by actively and proactively identifying of opportunities;
- Attend the daily planning and review meetings.

Marketing of loans

- Loan appraisals
- Collections

- Portfolio management
- Administration of loans
- Customer relationship management
- Maintaining an excellent corporate image

Qualifications

- The applicant should possess a Bachelor's degree in a related field will be preferred
- Computer literacy skills
- At least a year's sales experience in a micro-finance/ bank /insurance a must

When seeking junior-level candidates for in-market positions (not US or Europe), required qualifications tend to be less extensive; interview and culture fit are likely to be more important as a result

Role	Loan Officer
Title	Junior Loan Officer
Company	ACCION San Diego

Company Description

Accion San Diego is a non-profit organization that creates economic opportunity for start-up and existing entrepreneurs who lack access to traditional credit. The organization's mission is to increase income and job stability for primarily low-to-moderate income self employed men and women by providing business support and loans ranging from \$300 to \$75,000.

Location

San Diego, CA

Summary

The Jr. Loan Officer works as part of the lending team to assist and support the ongoing needs of the loan officers and the organization's goals and mission.

Job Description

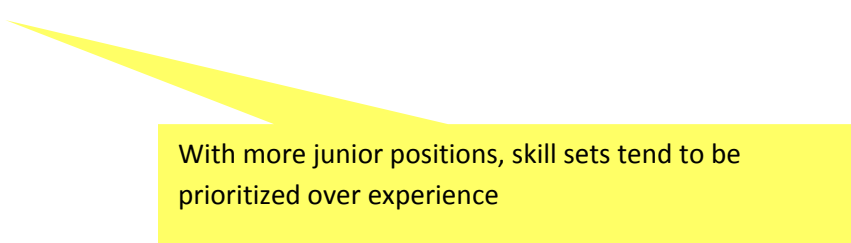
- Provide prospective clients with information regarding the loan program
- Assist with site and collateral inspection visits at prospective client businesses
- Prepare loan for review after loan packet is completed by the Customer Service Representative
- Input required data into loan software system.
- Assist in preparing average client balances for loan officer review
- Follow up on extra required documentation to complete underwriting
- Draft appropriate closing documents to fund loans
- Complete post loan procedures
- Do Reference Checks
- Assist with referral and inquiry follow-up
- Conduct basic information client follow-up calls during underwriting
- Assist with block walking or referral source cultivation
- Represent Accion San Diego in the community by attending business events during business hours
- Conduct other duties as necessary to meet goals of the lending team and organization.
- Underwrite small loan amounts with direct supervision of Senior lenders

Qualifications

- Bachelor's degree, Associates Degree and/or related business experience.

Skill sets

- Multilingual preferred (Strong written and verbal communication skills).
- Strong financial, quantitative and computer skills.
- Strong organizational and time management abilities.
- High-level of initiative and motivation.
- Team player.
- Passion for Microfinance and/or economic development
- Ability to work independently and manage multiple tasks and team members simultaneously.



With more junior positions, skill sets tend to be prioritized over experience

Role	Loan Officer
Title	Senior Loan Officer
Company	Lendio

Company Description

This direct style is designed to help the JD stand out to a candidate in a sea of others!

Are you looking for a career path that begins with great pay, benefits and one of the top companies to work for in Utah? Lendio is the market leader in matching small business owners with active banks, credit unions, and other lending sources. Lendio is growing rapidly and needs several motivated, capable Inside Sales Reps to help us achieve our goals. Come help us fuel the American dream!

Location

South Jordan, UT, US

Summary

This is a critical role responsible for closing deals with small business owners that have raised their hand as being interested in a business loan to grow their business. If you've been in the mortgage or financial services industries, this could be the opportunity you've been looking for! The successful Loan Officer is effective in conducting business over the phone, understanding the needs of small businesses, and able to close deals. Come be part of this critical team that will help businesses thrive and help you realize a great, prosperous future.

Job Description

- Convert leads coming from the Lendio lead generation engine into small business loan applications, offers, and closings
- Make outbound calls to initiate the application process and follow up until the loan closes
- Become knowledgeable in the various loan products available through Lendio's network of lenders
- Work with the lenders to secure loan offers for small business owners
- Extend loan offers to small business owners and close the deals.

This JD is focused more on the sales process of a loan officer role, rather than underwriting

Qualifications

- Mortgage experience desirable

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- Previous B2B sales and or Call Center Experience
 - Degree preferred (Finance, Business) but not required
 - Banking, Lending or Financial background and experience greatly desired

Skill sets

- Proven ability to learn quickly, be coachable, and close deals
- Work as part of a team to share best practices and help the company achieve its goals

Perks

- Competitive base salary
- Daily/Weekly/Monthly bonuses and spiffs
- Full health/vision/dental benefits
- 401K
- Vacation and Paid Time Off
- Great team environment with FAST growing company voted one of Utah's Best Companies to Work for
- Located right at the South Jordan Frontrunner station.

Role	Loan Officer
Title	Microfinance StepUP Loans Officer
Company	Microfinance StepUp Loans

Company Description

Rosemount Good Shepherd Youth & Family Services is a member of the network of national and international organisations sponsored by the Good Shepherd Sisters.

Rosemount provides a range of services to young people and families. Programs include counselling, education support services, alternate education services, aftercare services, sexual assault counselling, alcohol and drug use counselling and social policy and research. Rosemount, as an agency, is committed to social justice; community capacity building; openness to change and innovation; and the dignity and potential of every human being. Rosemount's philosophy is based on the social justice philosophy of the Good Shepherd Sisters that 'One person is as important as the whole world.

The StepUP Microfinance Loan Program (StepUP) is a microfinance program offered through a partnership between National Australia Bank and Good Shepherd Microfinance and delivered through various Partner Agencies across Australia on a not-for-profit basis. StepUP is a community initiative which aims to provide access to safe and affordable credit to individuals and households on low incomes.

Location

Sydney, AU

This is a lengthy description which candidates may not have the time to fully read through

Summary

StepUP Officers are expected to be both advocates for people with low incomes and facilitators of the StepUP Microfinance Loan Program in their community.

Job Description

Accordingly, the StepUP Officer's role is multi faceted and includes:

- Taking Receiving and recording StepUP enquiries;
- Interviewing and counselling clients and checking StepUP eligibility;
- Assisting clients complete StepUP loan applications, including documentation; Liaising with NAB personal loans and collections;
- Following up loan defaults;
- Completing monthly reports; &
- Promoting StepUP in the community.

Qualifications

StepUP is an integrated program delivered across various community agencies. StepUP Officers need to have an understanding of the other microfinance initiatives provided by their agency:

- No Interest Loans Scheme (NILS®): small interest free loans (up to \$1,200) available to purchase essential household items.
- Financial Counselling, provided by the full time Financial Counsellor based at Marrickville.

No specific qualifications are required for this role; skill sets are prioritized instead

Skill sets

1. Demonstrated understanding of social justice principles.
2. Relevant qualifications and/or experience in microfinance, finance sector or community development.
3. Demonstrated knowledge and understanding of the needs of people on a low income.
4. Demonstrated knowledge of communities' needs.
5. Excellent interpersonal and communication skills, including:
 - a. interviewing, facilitation, advocacy and negotiation skills
 - b. writing skills – reports, correspondence, loan agreements, record keeping
 - c. verbal skills – liaison, community information sessions, telephone.
6. Demonstrated capacity to actively promote microfinance to all sectors: the community, government and business.
7. Ability to work both collaboratively and independently as required.