**Afreximbank: Manager, Credit Assessment (CEAF) – Yaoundé, Cameroon**

CA Global Headhunters has been retained by the Afreximbank based in Cairo, Egypt to recruit for this position. For more information on the Afreximbank please visit their website [**www.afreximbank.com**](http://www.afreximbank.com/)**.**  Should you meet the minimum requirements and wish to apply for the position please apply directly to CA Global Headhunters.

**Reference Number: JABLR005**

**Nature & Scope**

* The primary role of the position holder will be to support the business development team(s) by managing the entire credit review process, including the consistent application of the Bank’s risk management guidelines through the assessment of the creditworthiness of potential customers, with the goal of minimizing bad loans.
* Review of client’s requests/proposals to ensure they meet the Bank’s eligibility criteria, culture and industry trends.
* Review, analyze and sensitize of supporting Financial Models.
* Review the indicative term sheets
* Assist with development of terms of reference, commercial, insurance and environmental due diligence for requested facility
* The position holder will be expected to implement a best practice credit risk assessment process for all transactional loans in different countries across different sectors. This will entail a good grasp of how these markets operate and therefore what criteria is relevant and critical for assessment. The position holder will also be able to demonstrate a sound competence in understanding the risk profiles conferred by different types and levels of security and will be able to constructively suggest mitigants to protect the interests of the bank.
* The position holder will work closely with Origination and Product teams in originating and structuring bespoke complex transactions to ensure a common understanding of the request and its risks and to verify that the PAM and CAM submitted reflect a true and accurate account of the proposal under consideration.
* The position holder will also develop, coach, and provide day to day guidance in his area of expertise to colleagues within the Credit Assessment department and elsewhere within the bank.

**Responsibilities:**

* Credit Management:
  + Thorough assessment of transactions along with the Bank’s wide range of products.
  + Review of creditworthiness and risks associated with potential business transactions with appropriate tools and models, with a view to providing mitigants to identified risks and product offerings to corporates involved in the Commodity sector.
  + Preparation of appropriate credit memos with recommendations on the creditworthiness of given transactions, bearing in mind the Bank’s laid out credit policy and procedures.
  + Presentation and defence of the credit memos to the Credit Committee and incorporation of amendments that may be suggested thereto.
  + Opening and managing customer credit files for each transaction to ensure consistency in application of credit assessments.
  + Participate in the preparation of annual business development plans impacting different sectors, covering all aspects of the Bank’s business cycle as espoused in the Bank’s strategic plan.
  + Periodic review of the Bank’s loan portfolio in line with the requirements of the Bank’s credit policies and procedures.
  + Periodic review of the performance of obligors to which the Bank has exposure, including borrowers and guarantors.
  + Prepare regular reports for Management
  + Any other duties as may be assigned by senior management.
* Facility Setup:
  + Work closely with Client Relations, the Product teams and Banking Operation’s Commodity Unit throughout the credit risk assessment process lifecycle providing constructive feedback and recommendations on facility structures.
  + Provide a cross-check to the completed facility documentation to ensure the documented terms of the transaction reflect the expectations of the credit approval.

**Requirements: Qualification and Skill**

* A Master’s degree in business Administration or Economics.
* Minimum 8 years’ work experience.
* A professional qualification in Banking or International Trade Finance will be an added advantage.
* Sound experience of at least 7 years with an established organization and demonstrable competence in:
  + Assessing and providing constructive challenge on the structuring of transactions offered to clients via bilateral or syndicated/Club arrangements (to assess third-party as well as primary obligor risk and to understand and assess related product risk from use of trade instruments and commodity or structured trade finance offerings.
  + Assessment of FI’s, Commodity traders / corporates.
* Must have an understanding of international trade and trade finance rules, including International Chamber of Commerce Rules of international trade (UCP, URDG, etc.).
* Ability to communicate and function in a culturally diverse and change oriented setting with excellent verbal and written communication skills in English and French. Knowledge of the Bank's other working languages is an added advantage (Arabic and Portuguese).
* Ability to interact with senior officials of banks, corporates, and governments.
* Willingness to travel and to work the hours required to achieve the Bank's objectives.
* Demonstrated leadership capabilities, including ability to organize and manage human resources to attain goals.

**Contractual information:**

* Permanent
* Willing and able to relocate to Yaoundé, Cameroon
* Suitably qualified candidates are encouraged to apply

If you wish to apply for the position, please **send your CV** to **Jamie Adams** at [**jadams@caglobalint.com**](mailto:jadams@caglobalint.com)

CA Global Finance will respond to short-listed candidates only. If you have not had any response in two weeks, please consider your application unsuccessful however your CV will be kept on our database for any other suitable positions.

**Jamie Adams**

[**jadams@caglobalint.com**](mailto:jadams@caglobalint.com)

Recruitment Consultant

**CA Banking, IT, Insurance, Legal & Finance**