**Afreximbank: Manager, Loan Remediation (Risk Management – East & Southern Africa) – Harare / Kampala**

* 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: LEEBLR52**

**Responsibilities:**

* Manage an assigned portfolio of distressed credit facilities/ loans to minimize loss and maximize value of recoveries of from the sub and non-performing assets of the bank in line with set targets;
* Reschedule, restructure credit facilities including repayment terms, as well as develop strategies and plans to better secure collateral, collect and monitor agreed repayments;
* Define and recommend appropriate loan work-out strategies that reduce the Bank’s credit risk and maximize return;
* Proactively engage with borrowers, other lenders, Facility Agents, and other departments in the Bank to obtain timely, relevant information and prepare written in-depth analysis and loan work-out strategies that protect the Bank and strengthen its credit risk profile;
* Closely interact with key stakeholders in the Bank including Business Development, Credit Assessment, Credit Quality Assurance, and Operations for the timely resolution of sub and non-performing loans;
* Ensure that non-performing loans are properly risk rated and that relevant Loan Remediation reports are prepared on time;
* Ensure that comprehensive and up-to-date information, including customer credit information, correspondences, minutes, work-out memoranda, and such other relevant information is securely maintained and filed for all facilities in the Loan Remediation portfolio;
* Ensure that the security package for all facilities in the Loan Remediation portfolio is perfected, with the most recent asset valuations as appropriate.
* Adhere to the Bank’s RMPPs including the mandated collection processes;
* Support the Finance Department with reliable and timely information necessary for informing the loan loss provisioning process of the Bank;
* Work closely with legal counsel for the initiation and implementation of legal cases in the implementation of the loan acceleration and enforcement work out plans;
* Attend and actively contribute to the relevant committees of the Bank including; Pre-Assessment Committee, Business Committee, and Credit Committee to provide timely information necessary in strengthening the Bank’s credit assessment process;
* Ensure that the Loan Remediation Unit has comprehensive and updated guidelines, policies and operating procedures that guide the operations of the unit in line with best practice;
* Provide awareness and guidance to all stakeholders in the Bank with respect to Loan remediation policies, practices, and standards;
* Develop reporting systems to manage, monitor and report activities related to the Loan Remediation portfolio;
* Prepare timely and comprehensive Loan Remediation reports to Senior Management and the Board on a monthly and quarterly basis respectively;
* Attend internal and external Bank meetings from time to time as may be guided by the Senior Manager Loan Remediation;
* Undertake all such other duties and responsibilities as may be assigned by the Management from time to time.

**Requirements: Qualification and Skill**

* First degree in a relevant field and a postgraduate degree in Law, Business Administration, Banking or Finance from a recognized University;
* A professional qualification in Law, Banking or Debt Recovery is an added advantage;
* Sound experience of minimum 8 years with a leading financial services organization and relevant experience in senior roles in the following areas: loan workout, rescheduling, rehabilitation, acceleration, enforcement, liquidation of assets and collateral, modification and/or implementation of various forms of loan recovery strategies;
* Demonstrated knowledge of banking regulations, policies and procedures relating to Loan Workout processes;
* Demonstrated ability to deal with challenging customers and situations as well as the ability to resolve problems using sound judgment;
* Knowledge and understanding of the laws, processes, and documentation about foreclosures, legal action, and solvency/bankruptcies, and recovery of delinquent commercial loans;
* Proficient in the use of Microsoft Office applications and utilization of various applications for loan collections & recovery;
* Ability to communicate and function in a culturally diverse and change-oriented setting and therefore knowledge of the workings of the main segments of the trade finance markets and the participants in major regions of Africa;
* Excellent verbal and written communication skills in English. Knowledge of the Bank's other working languages is an added advantage (French, Arabic, and Portuguese);
* Impeccable interpersonal skills and the ability to build and manage senior level interactions with a range of external stakeholders up to executive level;
* Ability to propose innovative solutions to complex problems which have a significant impact on the function or wider business;
* Possesses the highest personal and professional integrity;
* Willingness to travel extensively and to work long hours where required to achieve the Bank's objectives;

**Contractual information:**

* Permanent
* Willing and able to relocate to either Kampala, Uganda or Harare, Zimbabwe
* Suitably qualified candidates from all African nationalities are encouraged to apply

If you wish to apply for the position, please **send your CV** to **Lise Kotze** at **lkotze@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.

**Lise Kotze**

**lkotze@caglobalint.com**

Recruitment Manager

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