

About Sistema.bio

Sistema.bio is a leading social enterprise operating in Latin America, India, and Africa that seeks to impact climate change, food security and poverty by deploying technology, training and financing to small farmers. Headquartered in Mexico City, Sistema.bio promotes a world where waste is a resource, and farmers are empowered and productive. We manufacture, sell, install and finance our patented biodigester systems for small and medium scale farmers to convert their waste into economic, health and environmental benefits. To-date our products treat over 6.7m tons of farm waste, enabled over 25,000 people to produce clean energy, and saved over 36,000 ha of trees per year.

By the end of 2021, our goal is to have installed biodigesters for over 200,000 people in 15 countries where they lack access to clean, renewable and cost-effective energy. We are expanding across Meru, Kericho, Kiambu, Bomet and Eldoret in Kenya - and are looking for passionate individuals to join our team.



Role Summary

This is a great opportunity to work with a global enterprise and be part of a growing team in Kenya. Reporting to the Commercial Director (and communicating regularly with the Global CFO), in this role you will be responsible for managing the credit portfolio by structuring, implementing and systematizing the credit processes for Sistema.bio in line with the best practices of the rural microfinance sector.

Key Responsibilities

- Hands-on management of all day-to-day operations of credit operations along the customer credit cycle, i.e. credit assessment, underwriting, loan monitoring and work-out, including development of appropriate responses to portfolio underperformance
- Foster a strong credit culture in the organization by supervising the commercial team to act in accordance with company policies and sound credit delivery principles
- Establish and update all lending policies and guidelines; deliver training sessions to commercial agents.
- Coordinate customer care, sales and technical team to execute collections processes, including repossessions
- Manage credit committee meetings on special approvals, loan collections and write-offs
- Ensure all clients receive regular communications regarding about the status of their loan
- Contact clients and gather feedback from field personnel to improve credit processes and finance offering
- Ensure quality of client payments data in the company CRM at all time

Career Progression and Compensation

- We offer a competitive compensation and benefits package, with an opportunity to advance to Credit Manager with greater responsibilities within 24 months.

Does this sound like you?

- You have a university degree from a recognized university in Finance, Business, Banking Economics or a related field
- You have 3+yrs experience in managing teams, ideally as a department manager/ portfolio manager/ product manager/Credit Manager at a Micro-finance Institution (MFI) or SME-related bank or Mobile Network Operator (MNO)
- You have 3+yrs relevant professional experience in credit assessment and/ or credit scoring and/ or data-smart lending and/ or portfolio management at an MFI or SME-related bank or MNO; high exposure to individual micro lending technology is an added advantage
- High level of familiarity with typical income, expenditure and cash flow patterns of rural and semi-urban households and micro-enterprises across Kenya
- High familiarity with the Kenya Credit Bureau system, Microsoft Excel, Access, word processing skills and understanding of Office 365.
- Strong analytical skills, attention to details and able to assess risk while protecting the interest of the company, customers and investors.
- Willingness to travel frequently (domestic)
- Ability to work in a fast-growing dynamic environment (not afraid of change).
- You are a self-starter and have a strong track record of planning and execution
- You have strong oral and written communication skills in English and Swahili

Kindly email CV and Motivational letter to cedrick@sistema.bio