



JOB VACANCIES

Job Title: Lease Analyst
Reporting to: Senior Operation Officer
Location: Dar es Salaam

I. Responsibilities

Lease analyst is responsible for credit analysis submitted from the branch. He/ She will have the following tasks and responsibilities.

- a) Review all customer appraisals sent to them by Lease officers from the branch.
- b) Ensure that lease applications recommended for approvals meet all the requirements and criteria's accordingly to the policy and manual.
- c) Ensure that only good lease facilities that comply with the requirements of the policy and Manual and which have adequate risk mitigation measures are processed and recommended for approval.
- d) Always ensure quality of lease portfolio with portfolio at risk (PAR) of not more than 5% of the total portfolio.
- e) Initiating suspension of approving mandates for new lease facilities when PAR exceeds 5% taking measures to turn around the troubled lease portfolio.
- f) Ensure that Lease documents are properly executed, perfected, and kept in respective files.
- g) Ensure quality of Lease Data in the system for all lease facilities booked in the system.
- h) Ensure that the lease assets are adequately insured with the Company's interest noted and Company's name noted as loss payee.
- i) Ensure that each lease file contain all the required documentations as per approved product checklist.
- j) Ensure there is an adequate and effective MIS and reporting system capable of identifying all weaknesses in the lease portfolio.
- k) Ensure all anomalies noted from the MIS reports are liaised with respective business units and timely corrected.
- l) Provide required information for updating information in the credit reference bureau.
- m) Perform any other duties assigned by the management.

II. Qualifications and Experience:

1. A business analyst with good knowledge /Experience in Tanzanian financial leasing acts and regulations, agriculture and agribusiness development, business planning, project analysis, evaluation and monitoring.
2. A good academic background, minimum bachelor's degree in agricultural field, preferably in agricultural economics, crop production, business administration or any similar qualification backed up with extensive experience in business analysis.
3. Knowledge in agricultural financing and experience in facilitation of lending to smallholder farmers including experience in negotiating with banks.
4. Adequate experience in agricultural supply chain interventions for enhancement of micro, small and medium scale agricultural development.
5. Minimum of three years working Experience in similar organization or similar functions such as credit analysis in banking sector.

Job Title: Lease Officer
Reporting to: Senior Operation Officer
Location: Dar es Salaam HQ

I. Responsibilities

The Lease Officer will be responsible for handling leasing activities at the branch level including review and or appraisal of business proposal, visiting potential agro enterprises and liaising with potential suppliers. The Business development officer will be reporting to the Senior Operation Officer and will have the following tasks and responsibilities.

- (a) Source/market/originate lease accounts
- (b) Analyse, evaluate, package and review lease applications
- (c) Prepare lease proposals and submit them to Lease Analyst further review before the latter presents them to the appropriate approving authorities

- (d) Implement/document approved lease accounts
- (e) Ensure completeness of all required documents
- (f) Monitor and supervise all outstanding lease facilities and ensure that lease portfolio at risk does not exceed 5%
- (g) Coordinate with other units of the Company in the implementation, monitoring, and supervision of accounts including the resolution of problematic lease assets.
- (h) Handle the resolution of problem lease accounts in coordination with legal servicing unit and other concerned units.
- (i) Ensuring that all legal documents have been properly perfected and stored accordingly
- (j) Conduct quarterly comprehensive lease portfolio review
- (k) Monitor compliance to action plans to correct observed common and major weaknesses.
- (l) Conduct spot/random checking on lease transactions to recognize and immediately correct deficiencies/lapses. This shall be done from time to time to check compliance to the pre-and post-release conditions of any approved lease facility.
- (m) Ensure that the lease assets are adequately and always insured as per Company's requirements.
- (n) Ensure that all lease facilities are adequately monitored, and immediate actions are taken on those which become past due/classified and/or shows early signals of default. It is the responsibility of the lease officer to ensure that there is an adequate and effective process that guarantees daily lease portfolio management and supervision.
- (o) Ensure adequate lease portfolio supervision when a lessee shows signs of under-performance, distress or business crisis and involve relevant internal specialists in recovering the outstanding lease balance.
- (p) Ensure repossession and recovery processes are done as per the policy.
- (q) Conduct special reviews as the need arises or upon instruction of senior management
- (r) Any other duties assigned by the management.

II: Qualifications and Experience:

1. A business development specialist with good knowledge /Experience in Tanzanian agriculture and agribusiness development, in business planning, project analysis evaluation and monitoring.
2. A good academic background, minimum bachelor's degree in agricultural field, preferably in agricultural economics, crop production, business administration or any similar qualification backed up extensive experience in business analysis.
3. Knowledge in agricultural financing and experience in facilitation of lending to smallholders.
4. Adequate experience in agricultural supply chain interventions for enhancement of small/medium scale agricultural development.
5. Minimum of three years working Experience in similar organization or similar functions.

Job Title: Finance and Administration Officer

Reporting to: Finance Manager

Location: Dar es Salaam

Responsibilities

- (a) Preparing statutory and management accounts (including co-ordination with auditors at year-end);
- (b) Monitoring central accounts;
- (c) Handling tax matters;
- (d) Monitoring of reconciliation of accounts;
- (e) Handling matters related to premises and estate;
- (f) Handling matters involving physical and technology related frauds.
- (g) Preparation of Annual budgets for the company
- (h) Preparation of cash flow statements on quarterly basis and submission to the Finance Manager for further review
- (i) Maintenance of the fixed assets register and submission of the fixed asset depreciation report to the Finance manager on quarterly basis
- (j) Daily posting of the payments to the system and handling of the office petty cash.

II: Qualifications and Experience:

1. A person with good knowledge in financial leasing and accounting.
2. A good academic background, minimum bachelor's degree in accounting and finance or any similar qualification backed up with extensive experience.
3. Knowledge in taxation and accounting procedures.
4. Graduates are encouraged to apply.

How to Apply:

PASS Leasing Company is an equal opportunity employer, and the positions are open to all. Qualified candidates should submit a CV and cover letter explaining how their experience will contribute to the requirements of the position. The CV and cover letter should be sent to jobs@pass.or.tz. on or before **02nd April 2021**. Women are strongly encouraged to apply. Only shortlisted will be contacted.