

Job Title: Credit Manager

Location: Monrovia, Liberia

Reports To: General Manager/CEO

Supervises: Loan Officers

About the Institution

A **reputable financial institution in Liberia** is seeking a qualified and experienced **Credit Manager** to lead its credit and recovery operations. The institution is committed to empowering Small and Medium Enterprises (SMEs) through access to finance and technical assistance that drive inclusive economic growth.

Position Summary

The **Credit Manager** will oversee the entire credit function — from loan origination and appraisal to disbursement, monitoring, and recovery. The role requires strong leadership, analytical skills, and a proven track record in managing credit portfolios and ensuring timely loan repayment.

Key Responsibilities

- Supervise, train, and coordinate the daily activities of loan officers.
- Manage all aspects of credit operations, including loan evaluation, approval, disbursement, monitoring, and recovery.
- Ensure full compliance with institutional credit policies, procedures, and regulatory standards.
- Review and approve loan applications in line with established risk and policy guidelines.
- Monitor loan performance and implement strategies to minimize delinquency and defaults.
- Lead loan **recovery efforts** and ensure effective follow-up on overdue accounts.
- Conduct field visits for client assessments, loan utilization verification, and portfolio monitoring.
- Lead credit committee meetings and present sound professional recommendations.

- Prepare and submit timely reports on loan performance, arrears, and recovery progress.
 - Develop and implement strategies to grow the client base and improve portfolio quality.
 - Collaborate with management to design and enhance loan products tailored for SMEs.
 - Provide ongoing coaching and mentorship to loan officers.
 - Promote financial discipline and repayment culture among clients.
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Qualifications & Requirements

- Master's degree in Finance, Accounting, Business Administration, Economics, or a related field.
 - Professional certification (e.g., ACCA, CPA, or Credit Management qualification) is an added advantage.
 - **Minimum 7 years of progressive experience** in credit management and recovery, preferably within a **development finance institution, microfinance, or commercial bank**.
 - Demonstrated expertise in credit risk assessment, portfolio management, and recovery.
 - Strong leadership, communication, and interpersonal skills.
 - High ethical standards, integrity, and attention to detail.
 - Proficiency in Microsoft Office Suite and credit management systems.
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Application Details

Interested applicants should submit their **CV and cover letter** to:

recruitmentliberia2025@gmail.com

Deadline: Monday, December 8, 2025

Only shortlisted candidates will be contacted.