

Local Credit Advisor: Agriculture Finance

JOB DESCRIPTION

Background

The position is part of an agriculture finance development project that is implemented by an international consortium with CBS as a partner. The project aims to increase credit financing for agribusinesses by providing technical assistance (TA) and raising the capacity of Finance Institutions in agriculture.

General Scope of the Position

The Local Credit Advisor is a professional consultant, part of a Core team working closely with project leadership and providing significant TA input. The position may interact significantly with chosen Finance Institutions participating into the program and provide customized guidance to them. The position is responsible for contributing into the delivery of technical consulting services of the program. He/she acts as a liaison between CBS and international partner organization through process and methodologies. He/she must have quick learning skills and easily adopt into the fast changing consulting assignment. Key deliveries include improvement of target sales, risk, processing, marketing, product development and reporting for Banks and Financial Institutions.

Duties & Responsibilities

- Develops and provides agricultural lending strategies and consulting services to banks and financial institutions;
- Coordinate the internal CBS resources to ensure optimum utilization of internal resources is achieved while program's targets are also met
- Delivers and optimizes internal income targets for the project
- Ensure the entire project is successful by providing general, technical and project management support
- Provides technical consultancy to FI's with design and development of new banking products, processes and tools in support of project goals
- Master the value chain finance product packages and to customize with different PFI
- Recommend solutions and new strategies on agribusiness lending;
- Contributes into the design and incorporation of technology channels with AASF such as LORES, score cards and recommend new potentials
- Introduce innovative financing schemes and delivery channels;
- Supports and assists the trainings for the PFI's staff on the methodology and financial analysis in agricultural lending;
- Responsible for the overall planning, implementation, monitoring and evaluation of the project activities.

- Establishes and maintains productive working relationships with senior Bank authorities, donor, and other development partner organizations.
- Develops, test and roll out new product(s), if and as necessary, tailored to the target group, and tailored for each Bank and PFI, taking into account specific barriers faced by agribusinesses to access finance as identified by the initial review

Skills and Qualifications

- Excellent 'professional consultants' qualities including strong sales, interpersonal abilities and people's skills combined with strong technical know-how able to apply into real-life business solutions for clients.
- Advanced university Degree in a field relevant to the duties described above such as Economics, Agricultural economics or a related discipline.
- At least 5 years of banking experience including agribusiness lending, business development, banking products design, customer relationship management, credit analysis, project management, advanced banking system and value chain analysis;
- Expert of local banking system, people, products structures and processes;
- Able to manage successfully complex projects and cross-functional teams with multimillion Euro impact;
- Strong verbal and written communication skills; a persuasive communicator with excellent interpersonal and multidisciplinary project skills.
- Able to manage successfully complex projects and cross-functional teams with high multimillion Euro impact;

How to Apply:

Interested applicants should submit a brief cover letter and a current resume that is no longer than three pages before **29/11/2017** to info@cbs.al and include "**Local Credit Advisor**" in the subject line.

About CBS

Creative Business Solutions (CBS) is a consulting and project implementation firm with economic development impact. It implements development projects in Albania with a spillover effect in the Western Balkans. CBS has established expertise in Agriculture, Access to Finance, Technology, Green Energy and Tourism etc. Since it started in 2013, CBS has implemented 15 development projects at a combined \$3.9 million budget. It employs 30 professionals through a head-office in Tirana and four local branches, Fier, Korce, Gjirokaster and Peshkopi. CBS partners with USAID and other international donors including: GIZ, EBRD, Helvetas Swiss Intercooperation, Sweden, Danida, Italian Cooperation etc.

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