



JOB VACANCY

Lease Intern

Job Title: Lease Intern
Reporting to: Lease Officer
Location: Any region in Tanzania

I. Responsibilities

The Lease Interns 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 intern will be reporting to the Lease 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 Officer 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) Coordinate with other units of the Company in the implementation, and supervision of accounts including the resolution of problematic lease assets.
- (g) Handle the resolution of problem lease accounts in coordination with legal servicing unit and other concerned units.
- (h) Ensuring that all legal documents have been properly perfected and stored accordingly
- (i) Conduct quarterly comprehensive lease portfolio review
- (j) 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.
- (k) Ensure that the lease assets are adequately and always insured as per Company's requirements.
- (l) 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 Intern to ensure that there is an adequate and effective process that guarantees daily lease portfolio management and supervision.
- (m) 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.
- (n) Ensure repossession and recovery processes are done as per the policy.
- (o) Conduct special reviews as the need arises or upon instruction of senior management
- (p) Any other duties assigned by the management.

II: Qualifications and Experience:

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.

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 to vacancies@passlease.co.tz. on or before **18th September 2022**. Women are strongly encouraged to apply. Only shortlisted will be contacted.

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LEASE ANALYST

About PASS Leasing Company Limited

PASS Leasing Company Limited is registered under Companies Laws of Tanzania, wholly owned by Private Agricultural Sector Support (PASS) Trust and is regulated by the Bank of Tanzania as a financial leasing company.

The main objective of PASS Leasing Company Limited is to finance Small and Medium Agribusiness Entrepreneurs through financial leasing of machinery and equipment in all agriculture related value chains including crops, livestock, fishery, forestry and bee-keeping.

Job Overview

The Least Analyst will review the lease appraisals from Lease Officers, ensure compliance with requirements of the Lease Policy, recommend for approval or rejections all lease appraisals that have been reviewed by him or her.

Detailed Requirements for the Job

1. **Job Title:** Lease Analyst
2. **Employer:** PASS Leasing Company Limited
3. **Reports To:** Senior Operations Officer/Operations Manager
4. **Specific Duties:**

Specific duties of a Lease Analyst include the following:

4.1 Appraisal review duties

- a) Checking compliance with documents submission requirements for all lease appraisals received from Lease Officers.
- b) Ensuring that Know your Customer (KYC) information is adequately and comprehensively captured in the system.
- c) Ensuring all fields in the system relating to lease flow processing from customer visits, application and appraisal are duly filled with correct information.
- d) Checking and ensuring that lease appraisal reports submitted comply with all requirements of the Lease Credit Policy and prescribed exposure and approval limits. Exceptions to the requirements of the Lease Credit Policy must be properly approved appropriate approving authority.
- e) Assessing the viability of the lease appraisals submitted to him/her for review by checking validity of all the assumption used to recommend the application for approval using both normal and worst-case scenarios.
- f) Checking if all possible risks have been identified in the appraisal report and if proposed mitigation measures are adequate to address the said risks.
- g) Where the appraisal report requires to be amended, return it to Lease Officer with clear and well documented areas which require to be addressed.

- h) Performing Credit Risk Assessments of Leases, From acquisition to Performance of the leases.
- i) Review Lease Documentation for perfection Upon Finalization of Contract for safe custody.

4.2 Recommendations duties

- a) Recommend for rejection lease appraisals that either do not meet the Lease Credit Policy requirements or they are not viable when assessed on worst case scenario or are assessed as too risky. Reasons for recommending rejection should be properly documented.
- b) Recommend for approval with well documented reasons all lease appraisals that meet the requirements of the company, are assessed as viable and have adequate risk identification and mitigation measures.

4.3 Documentations duties

The Least Analyst will review all Lease Agreements and other legal documents prepared by Lease Officers to check if all approval conditions have been captured and well documented in those documents.

Requirements and Qualifications

1. Bachelor's degree in agriculture, agricultural engineering, livestock, forestry, agribusiness, and other relevant degrees.
2. Ability to review and analyze financial statements and relate the projected financial statements with previous achievements.
3. Excellent credit risk management skills.
4. Understanding capital investment analysis including Net Present Value (NPV), Internal rate of Return (IRR) and Pay Back Period.
5. Computer skills, including Microsoft Office and databases.
6. Understanding of basic legal requirements for financial leasing business and law of contract.
7. Consistent, accurate, and thorough with an eye for details.
8. Outstanding communication skills both written and verbal.
9. Outstanding phone and email etiquette.
10. Able to thrive in a deadline-driven environment.
11. High level of integrity

How to Apply:

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