

JOB VACANCY

Lease Officer

Job Title: Lease Officer

Reporting to: Senior Operation Officer

Location: Zonal Offices

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

- (o) 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.
- (p) 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.
- (q) Ensure repossession and recovery processes are done as per the policy
- (r) Conduct special reviews as the need arises or upon instruction of senior management
- (s) 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.

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 www.pass.or.tz/vacancies. on or before **10th December 2022**. Also note that, as per PASS Leasing commitment to Inclusive Green Growth (IGG) strategy to avoid printing of papers, we will only accept electronic applications and not physical applications. Women are strongly encouraged to apply. Only shortlisted will be contacted.