

Arabic-Speaking SME Banker

ShoreBank International Ltd. (SBI) is recruiting **Arabic-Speaking SME Banker** with experience setting up and growing SME lending programs. The consultant will work with new or expanded SME credit units in banks and other financial institutions to define strategies for the small business market, establish SME credit units and build a portfolio of loans in possible upcoming assignments in Jordan, Tunisia, Egypt and elsewhere in the MENA region.

Responsibilities will include:

Working with partner financial institution's management, credit and marketing staff to:

- Develop loan products and marketing strategies targeting SMEs;
- Organize and implement training and mentoring programs for bank staff in the use of small business lending methodologies and marketing tactics;
- Develop and implement business process improvements and systems for more efficient lending processes and effective loan portfolio management;
- Appropriately manage SME lending documents, with an emphasis on hands-on mentoring and coaching for effective knowledge transfer;
- Improve portfolio management, including growth strategies, work-outs and ALM;
- Design and price a range of financial products for small business;
- Train loan officers, managers, and in-house trainers at partner institutions; and
- Demonstrate the profitability of the small and medium enterprise (SME) market segment.

Essential Qualifications:

- University degree in an economic or financial discipline; MBA preferred
- Minimum 5 years experience as a commercial lender, or in a bank or leasing company's credit department;
- Ability to assess financial institutions' capacity building needs;
- Ability to design and implement credit products for SMEs;
- Strong project management skills and hands-on work style;
- Highly developed interpersonal, leadership and change management skills;
- Coaching and mentoring orientation;
- Energetic self-starter and team player;
- Excellent written and verbal English communication skills;

Highly valued:

- Specialization in loan process streamlining, including credit scoring technologies
- Experience living and working abroad, especially in developing countries and/or post-conflict environments
- Professional-level fluency in Arabic

We invite you to send your curriculum vitae and a cover letter to talent@sbksbi.com. Please reference your e-mail **Arabic-Speaking SME Banker** in the subject line and make note of where you saw this ad in your e-mail message.

ShoreBank International Ltd (SBI) is a triple-bottom-line advisory firm dedicated to designing and delivering inclusive finance products and services to financial institutions and their funders globally. SBI advises financial institutions and their funders in emerging and transitional economies in small business, micro and housing finance. Since 1988, SBI has delivered services to over 200 financial institutions in 82 countries, thereby extending access to capital for un(der)served individuals, households and entrepreneurs globally. During this time, SBI has overseen the disbursement of over \$1.3 billion in small business loans with an average charge-off ratio less than 1.0%. SBI operates core offices in Washington and London, supporting a network of 100 professionals in the field, working in diverse project locations on 5 continents.