

Terms of Reference - Senior Operations Officer (SOO)

Suitably qualified persons are invited to apply to fill the full-time position of Senior Operations Officer (SOO) at the Eastern Caribbean Partial Credit Guarantee Corporation (ECPCGC) headquartered in St. Kitts.

The ECPCGC was established by the Member Governments of the Eastern Caribbean Currency Union (ECCU) to increase the availability of financing to promote the creation, expansion, modernization and improvement of micro, small and medium enterprises (MSMEs). The statutory objectives of the ECPCGC are to:

- (a) assist in promoting economic growth and development in Member Territories by administering the Credit Guarantee Scheme to increase access to finance.
- (b) offer credit guarantees to Participating Lenders in respect of Qualifying Enterprises;
- (c) enable Qualifying Enterprises to access loans from Participating Lenders with the intention of –
 - (i) strengthening the confidence of Participating Lenders in providing loans to Qualifying Enterprises; and
 - (ii) increasing the ease with which loans can be accessed by Qualifying Enterprises from Participating Lenders.

Terms of Reference for the Position:

The selected candidate shall be responsible for program operations for the loan guarantee program as well as developing and monitoring risk management activities for the ECPCGC. He/she will supervise the credit officer.

The Consultant will be responsible for:

- Establishing a risk management strategy designed to determine the level of operational risk the organization is willing to accept compared to the cost of additional risk mitigation efforts.

- Developing and maintaining the procedures related to financial programs. This includes a processing manual for reviewing credit applications, debt servicing procedures, and a default and liquidation manual that will be used to guide payment of the guarantee to lenders and follow up with lender staff regarding additional collection efforts.
- Monitoring changes in the business environment to determine if changes to the risk framework used by the ECPCGC are necessary.
- Reviewing the procedural manuals used by other offices within the organization to ensure that adequate internal controls and risk mitigation efforts are included in the documents.
- Establishing risk management parameters and internal controls related to all cash flowing into and from the Corporation. This includes cash used to pay guarantees and regular expenses of the Corporation as well as investments made with the Corporation's capital.
- Overseeing the risk associated with the Information Technology function. This includes ensuring that any IT contractors are compliant with the latest computer security features as well as enforcing password protocols for Corporation staff. It also includes assuring the security of all accounting, human resources, and other Corporation systems that contain private or personal data.
- Hiring and managing the credit officer along with providing him/her with a performance plan and regular performance reviews.
- Determining the training needs of junior staff and arranging for necessary training.
- Acting as the primary reviewer of each credit application until the credit officer is hired.
- Acting as the second reviewer of each credit application decision prepared by a junior staff member.
- Participating in marketing exercises to explain the program to business owners, accountants, attorneys, lenders, and any other interested group. Reviewing the ECPCGCs social outreach strategy and ensuring that any program details are accurate.
- Conducting one on one meetings with lenders, both active and inactive, to seek input on the products offered, possible improvements, and submitting recommendations to the CEO for consideration.
- Staying current with issues affecting the provision of credit in the member countries in particular and in banking in general.
- Serving as the third signatory on any investment of funds by the ECPCGC as authorized by the Investment Committee.

- Supervising the operation of the web portal and working with contract staff to keep the portal operational and current.
- Assisting the CEO in preparing the marketing plan to make sure it does not create any risks and regularly provide input on marketing materials and the social media strategy.
- Any other duties necessary to fulfill the mandate of the ECPCGC.

Expression of Interest:

Interested applicants whose qualifications and experience are in line with the Terms of Reference are invited to submit their CV, a letter of application stating suitability for the position, two professional references, and a current Police Certificate of Good Character on or before the January 22, 2021 at 11:59 Atlantic Standard Time (AST) to info@ecpcgc.org with the job reference number **KN-ECPCGC-207852-CS-INDV** in the subject line of the email.

Key Personnel

The following are key organizational staff that you may contact regarding any questions as you prepare your proposal:

Bernard Thomas, Chief Financial Officer, 869-466-8251, bthomas@ecpcgc.org

Carmen Gomez-Trigg, Chief Executive Officer, 868-620-8144, cgomeztrigg@ecpcgc.org