



GECCU LTD
General Employees' Co-operative Credit Union Limited

EMPLOYMENT OPPORTUNITY

The **General Employees' Co-operative Credit Union Limited (GECCU)**, the largest credit union in St. Vincent and the Grenadines has a vacancy for a **Senior Loans Officer** and is seeking to recruit a qualified and experienced candidate to fill the position.

Summary of Position

The Senior Loans Officer is accountable to the Loans Manager and has primary responsibility for interviewing loan applicants, evaluating applications and making appropriate recommendations regarding loan approval in accordance with the credit union's Loan Policy. The position also requires the job holder to assist with the overall monitoring of the credit union's loans portfolio.

Duties include but are not limited to the following accountabilities:

1. Interviews loan applicants and process applications in keeping with the guidelines of the credit union's Loans Policy;
2. Verifies the accuracy of information on loan applications and the value of collateral; conducts credit checks and ensures that supporting documents are in place;
3. Prepares instruments of security pertaining to mortgages, bills of sale, etc. for registration by the credit union's Lawyers;
4. Assists the Loans Manager with the preparation of timely reports on the activities of the Loans Department;
5. Assists with the monitoring and management of performing and non-performing loans;
6. Attends meetings of the Credit Committee and visits GECCU-funded projects, when required.

Qualifications and Experience

- Bachelor's Degree in Management, Finance, Economics or business related field
- At least 5 years of experience in lending
- Experience in Project Management would be an asset

Competencies

- Strong business acumen, analytical and problem solving skills
- Ability to demonstrate effective negotiation skills
- Meticulous attention to detail
- Good decision-making skills and the ability to make sound judgement
- Strong customer/member relationship building skills
- Ability to offer financial counselling and guidance
- High level of interpersonal, organizational and efficient time management skills
- Ability to communicate effectively both orally and in writing
- Ability to work independently and as part of a team
- Ability to maintain a high level of integrity and confidentiality
- Proficient in Microsoft Office Suite

Interested applicants should submit letters of application, including resumé, qualifications, and two letters of recommendation, addressed to:

The Operations Officer
GECCU Limited
P.O. Box 1636
Kingstown
St. Vincent

The closing date for receipt of applications is **Tuesday 21st May, 2024.**

Only shortlisted applicants will be notified.