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**Position:** Credit Manager  
**Company:** EarthEnable, Inc.  
**Reports to:** CFO  
**Location:** Rwanda  
**Timeframe:** 2 Years  
**Compensation:** RWF 650,000 Gross- RWF 1,200,000 Gross bi-annual bonus  
**How to Apply:** Fill out the [form here](#)

### Who We Are & What We Do

EarthEnable is transforming the way people live by making homes healthier for families across rural Rwanda and helping to reduce the polluting impact of the building industry on the environment. 80% of Rwandans live in homes with dirt floors that are dusty, unsanitary, and fertile breeding grounds for parasites and germs. While replacing a dirt floor with concrete has significant health benefits (e.g. reducing diarrhea by 50% and parasitic infections by 80%), concrete is unaffordable for many who need it and a huge contributor to global pollution.

In order to counter the environmental and affordability issues surrounding concrete, EarthEnable has spent the past 8+ years developing and selling high-quality, earthen floors and plasters that are 80% cheaper than concrete with 90% less embedded energy. Our next step is a collaborative research project to identify more potential innovations in low-carbon buildings.

### About the Role

EarthEnable is a rapidly growing social enterprise that seeks to improve the living conditions of rural communities by providing affordable, durable, and eco-friendly housing solutions. We are looking for a skilled Credit Manager, you will play a pivotal role in professionalizing and enhancing our current loan book. You will perform the day-to-day operations expected of a credit department and ensure compliance with Earth Enable's credit policy. You will work closely with our sales teams to provide debt facilities to our customers and work with customers to both build their capacity and recover debt. Specific Responsibilities of the role will include :

**Conducting credit risk assessments and credit approval**

You will help in building credit assessment models in line with the credit policy. You will then apply these models and necessary due diligence in assessing loan applications. You will provide the required sign-off before any customers are granted credit facilities.

**Portfolio monitoring and reporting**

Together with the CFO, you will put in place reporting mechanisms and dashboards to assess the health of and report on the state of the loan book. You will review the portfolio for early signs of delinquency and take corrective action based on the credit policy. You will generate regular reports on credit metrics, portfolio quality, and trends, and support senior management in making decisions regarding credit.

**Customer relationship management and collection**

You will maintain a positive relationship with our credit customers, mainly cooperatives, to implement MFI-friendly credit enhancement activities and enable collection. You will agree on collection plans with credit customers under review, and follow up for adherence to the collection plans. You will be tasked with ensuring and improving the collection of new and legacy debt from cooperatives

**Ensuring adherence to the credit policy**

You will stay informed on industry regulations and norms and together with the CFO, update the credit policy to ensure compliance and best standards. You will train our sales and customer-facing teams on adherence to the credit policy, and monitor and report on its compliance.

**Requirements**

- To demonstrate your passion for international development and social enterprise, and how your 'superpower' will help the course;
- At least 3 years of experience in micro-finance, banking, or similar social enterprises. You will need to show your input in maintaining a healthy loan portfolio;
- An understanding of industry trends, lending ecosystem, and regulatory requirements in Rwanda
- You will need to have excellent analytical skills and be able to apply them to decision-making.
- Strong affinity for working with customers and the community in developing solutions. Showing your previous community-level work would be great! Fluency in Kinyarwanda and English is even better!
- An undergraduate degree and a track record of/passion for continuous improvement.
- Optimistic attitude, sense of humor, entrepreneurial spirit, curiosity to learn new things, creative problem solver, humble and patient team player with a sense of humor.

Join our dynamic team at EarthEnable and contribute to our mission of transforming rural housing. If you are a self-motivated professional with a passion for a credit manager position. please submit your resume and a cover letter outlining your qualifications and interest in the position.