

# JOB VACANCY



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## Lease Sales Executives

Job Title: Lease Sales Executives

Reporting to: Lease Officer

Location: Any region in Tanzania

### Responsibilities

The Lease Sales Executive (Interns) will be responsible for handling leasing activities at the branch level, including the review and/or appraisal of business proposals, visiting potential agro-enterprises, and liaising with potential suppliers. The intern will be reporting to the lease officer and will have the following tasks and responsibilities:

- (a) Source, market, or originate customers.
- (b) Conduct a customer appraisal visit.
- (c) Conduct an in-depth analysis of lease applications.
- (d) Prepare lease proposals and submit them to the lease officer for further review before the latter presents them to the appropriate approving authorities.
- (e) Implement or document approved lease accounts.
- (f) Ensure the completeness of all required documents.
- (g) Ensure proper monitoring and collection of installment dues.
- (h) Handle customer complaints.
- (i) Conduct a monthly comprehensive lease portfolio review.
- (j) Ensure that the lease assets are adequate and always insured as per the company's requirements.
- (k) Ensure that all lease facilities are adequately monitored and that immediate actions are taken on those that become past due, classified, or show early signals of default.
- (l) Ensure adequate lease portfolio supervision.
- (m) Ensure repossession and recovery processes are done as per the policy.
- (n) Provide reports to supervisors as per PASS Leasing guidelines.
- (o) Conduct special reviews as the need arises or upon the instruction of senior management.
- (p) Any other duties assigned by the management.

### Qualifications and Experience

A good academic background, a minimum bachelor's degree in business administration, the agricultural field, or any similar qualification backed up by extensive experience in business analysis.

## HOW TO APPLY

PASSLeasing Company Ltd is an equal opportunity employer, and the positions are open to all. Qualified candidates should submit a **CV and cover letter** to [recruitment@passlease.co.tz](mailto:recruitment@passlease.co.tz) on or before **1<sup>st</sup> April, 2024**. Women are strongly encouraged to apply. **Only shortlisted will be contacted.** **Note: Your mail subject should be the title of the job you are applying.**

# Job Vacancy

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## Monitoring and Recovery Assistant

Job Title: Monitoring and Recovery Assistant

Reporting to: Monitoring and Recovery Officer

Location: Any region in Tanzania

### Responsibilities

The Lease Monitoring and Recovery Assistant will be responsible for handling monitoring activities at the cluster level, including monitoring lease quality performance and equipment management. The Monitoring and Recovery Assistant reports to the Monitoring and Recovery Officer and will have the following tasks and responsibilities:

The main responsibilities of the Lease Monitoring and Recovery Assistant at Zonal Level will be:

1. Ensure the quality of the portfolio is maintained as per the agreed standard.
2. Ensure that lease repayments are collected on time, with high on-time collections.
3. Conduct spot or random checking on lease transactions to recognize and immediately correct deficiencies or lapses. This shall be done from time to time to check compliance with the pre- and post-release conditions of any approved lease facility.
4. Conduct special reviews as the need arises or upon the instruction of senior management.
5. Supervise the repossession of equipment for defaulters.
6. Act as a link between the company and lawyers in the handling of any legal dispute between the customer and the company.
7. Supervise the resale of repossessed equipment and push suppliers to honor buyback payment terms.
8. Monitoring the use of third parties in monitoring and recovering, like the use of police, brokers, etc.
9. Follow up on tracking devices installed in mobile equipment and monitor the equipment's movements on a daily basis to detect any device destruction or non-updating devices for immediate follow-up with the service provider.
10. Overseeing the storage of repossessed equipment on suppliers' premises or finding the go-down for storing the equipment's
11. Assist in the revision of the collection procedures and asset tracking and monitoring.
12. Assist in the development and/or finalization of the PASS Leasing Work Plan on collection, monitoring, and recovery.
13. Assist in Developing the overall framework for project lease asset monitoring and lease portfolio monitoring, for example, six-month equipment assessment reports, impact assessment, equipment performance and maintenance, and monthly weekly lease portfolio quality with relevant data collection systems.
14. Review the quality of existing data, the methods of collecting it, and the degree to which it will provide good baseline statistics for impact evaluation.
15. Maintain and provide reports on tracking devices, insurance payments, and equipment.
16. Maintain and administer the Lease Assets database; analyze and aggregate findings.

### Qualifications and Experience:

A good academic background, a minimum bachelor's degree in business administration, the agricultural field, or any similar qualification backed up by extensive experience in collection and recovery.

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## Senior Lease Officer

Job Title: Senior Lease Officer

Reporting to: SME-Lease Manager

Location: Southern region in Tanzania

### Responsibilities

Responsibilities: The Senior 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.

1. Source/market/originate lease accounts
2. Analyze, evaluate, package and review lease applications
3. Prepare lease proposals and submit them to Lease Analyst further review before the latter presents them to the appropriate approving authorities
4. Implement/document approved lease accounts
5. Ensure completeness of all required documents
6. Monitor and supervise all outstanding lease facilities and ensure that lease portfolio at risk does not exceed 4%
7. Coordinate with other units of the Company in the implementation, monitoring, and supervision of accounts including the resolution of problematic lease assets.
8. Handle the resolution of problem lease accounts in coordination with legal servicing unit and other concerned units. Ensuring that all legal documents have been properly perfected and stored accordingly.
9. Conduct quarterly comprehensive lease portfolio review.
10. Monitor compliance to action plans to correct observed common and major weaknesses.
11. 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.
12. Ensure that the lease assets are adequately and always insured as per Company's requirements.
13. Ensure that all lease facilities are adequately monitored, and immediate actions are taken 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.
14. 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
15. Ensure repossession and recovery processes are done as per the policy.
16. Conduct special reviews as the need arises or upon instruction of senior management.
17. Any other duties assigned by the management.

### Qualifications and Experience

A good academic background, a minimum bachelor's degree in business administration, the agricultural field, or any similar qualification backed up by 5 years' experience in business analysis.

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# Job Vacancy

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## Internal Auditor and Risk Officer

### 1.0. Introduction

The PASS Leasing is looking to recruit a competent, qualified person to fill a position of Internal Auditor and Risk Officer. The workstation shall be at the PASS Leasing Head Office in Dar es Salaam, with some travel outside Dar es Salaam.

### 2.0. The Job

The Internal Auditor and Risk Officer will be assisting the Manager Internal Audit on audit functions as well as on risk and compliance functions.

He/she will report to the Internal Audit Manager.

### 3.0. Job Responsibilities

#### 3.1. On Audit

On audit functions he/she will be assisting on preparing and implementing audit plans to assess, report on, and make suggestions for improving the Trust's business, operations and governance practices.

He will be assisting on formulation of audit programs, assigning and directing resources to complete audit plans as scheduled, writing internal audit reports and conducting follow-up audits.

#### Essential Duties will include to:

1. Objectively review the Trust's business, governance (includes policies?), and its operating processes
2. Evaluate the efficiency of risk management procedures that are in place
3. Ascertain whether the Trust is complying with internal policies and external relevant laws and statutes
4. Make recommendations on how to improve internal controls and governance processes
5. Review and evaluate Information Technology system controls, policies, and procedures
6. Conduct business efficiency audits (management audits)
7. Prepare and administer an annual audit plan.
8. Plan and audit operations to assess controls, operational efficiencies and compliance with policies, procedures, and regulations.
9. Maintain a comprehensive system for recording all audit plans, work papers, findings, reports, and follow-up audits.
10. Ensure timely and accurate completion of the audit plan
11. Conduct special audits as may be required by and issue reports.
12. Recommend revisions and/or additions to policies and procedures to improve operations as well as internal controls.
13. Respond to ad hoc requests to address control issues on new business processes, policies, and procedures, and provide consultative services to management.

#### 3.2. On Risk and Compliance

On risk and control activities, the Auditor will be responsible for Planning, directing and coordinating risk management activities of the Trust to ensure strong risk management practices and compliance with ethical, policies, legal and regulatory standards

He/she will be coordinating activities relating identifying and documenting risks the Trust is vulnerable to and identifying existing controls, implementing, and documenting new internal controls, and establishing an internal monitoring function as well as assessing the Trust's compliance with such controls.

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#### The responsibilities include to:

1. Facilitate and ensure risks are assessed and risk management strategies are developed.
2. Ensure risk management guiding documents (risk management framework, risk management manual, risk registers, business continuity plan and disaster recovery plan) are developed, updated and kept current all the times.
3. Identify compliance issues that require follow-up or investigation.
4. Discuss emerging compliance issues with management or employees.
5. Collaborate with human resources unit to ensure the implementation of consistent disciplinary action strategies in cases of violation of compliance requirements.
6. Advise internal management or business partners on the implementation or operation of compliance programs.
7. Provide employee training on compliance related topics, policies, or procedures.
8. Raise violations of compliance or regulatory standards to the manager of internal audit.
9. Design or implement improvements in communication, monitoring, or enforcement of compliance standards.

#### 4.0. The Person

##### 4.1. Minimum Job Requirements

- A Certified Public Accountant (CPA) with active membership, and member of Institute of Internal Auditors.
- Relevant Bachelor's degree from a reputable higher learning institution
- Working experience of at least 8 years of post – professional qualification, in a busy environment such as banks and telecoms.
- Demonstrable experience in handling risk management and compliance functions.
- Experience with auditing in a big four firm will be an added advantage.

##### 4.2. Knowledge, Skills and Abilities Required

- Knowledge of internal auditing policies, standards, and procedures
- Ability to work effectively under tight deadlines
- Ability to communicate effectively, both orally and in writing
- Skill in examining and re-engineering operations and procedures, formulating policy, and developing and implementing new strategies and procedures.
- Ability to foster a cooperative work environment.
- Ability to provide technical guidance and training to others
- Ability to develop, plan, and implement short- and long-range goals
- Employee development and performance management skills
- Knowledge of auditing concepts and principles
- Ability to develop and implement audit plans and schedules
- Knowledge of accounting procedures, laws, regulations, and standards
- Ability to persuade and influence others
- Understanding of IT control environment.

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