

April 25

**The Eastern Caribbean Partial Credit Guarantee Corporation is seeking to fill the following positions:**

**(1) Accounting Officer**

**(2) Credit Analysts**

### **Background**

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  
ACCOUNTING OFFICER  
APRIL 2025**

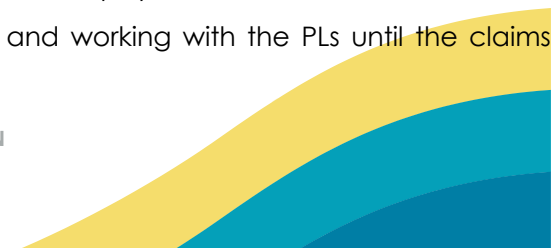
**1. Purpose of the position**

The Accounting Officer is responsible for working with the CEO and CFO to assist with the day-to-day financial operations of the guarantee scheme. As the scheme continues to grow, the time necessary to keep track of the financial operations of the ECPCGC will increase. The Accounting Officer will assist the CFO by preparing reports, maintaining the financial model, tracking the reports from the brokerage firm and any other assignments from the CEO and CFO. The Accounting Officer reports directly to the Chief Financial Officer (CFO) and will closely work with all other departments, including participating in the continuity of operations exercises.

**2. Main responsibilities**

The key responsibilities of the Accounting Officer will be, but not limited to, the following:

- Assisting with locating and analysing investment opportunities for the institution.
- Ensuring that reports are received from the brokerage accounts monthly and file the reports. Organize the reports for presentation and review by the CFO.
- Assisting the CFO with the cash prediction model for the following 90 days. Assist the CFO in determining the source of the cash that will be used to pay these obligations.
- Reviewing invoices before approval by the CFO and match the invoice against the purchase order or other paperwork authorizing the expenditure.
- Preparing invoices for issuance to the PLs for approved guarantees.
- Assisting in the review of financial statements on applications submitted for guarantees. Calculate standard ratios if the participating lender has not included those ratios in the application.
- Interacting as directed by the Senior Officer with the Participating Lenders (PLs) if additional information is needed for an application for guarantee.
- Maintaining the financial model and updating quarterly to replace projected activity with actual activity.
- Communicating with the PLs regarding any issues related to payment of claims for default. This includes seeking additional information from the PLs and working with the PLs until the claims process is completed.



- Recommending procedural, process, and policy changes that will improve the efficiency of the financial management of the scheme.
- Working with the accounting service providers hired for each island as needed, including facilitating referrals to the firms and reviewing invoices for approval by the CFO.
- Working with the marketing personnel as needed and reviewing invoices for work completed before submission for approval by the CFO.
- Assisting with PL oversight activities including onsite file review and development of reports on the lender oversight process.

### **3. Contract duration**

The contract term is three years renewable upon satisfactory performance. There will be a 3-month probationary period before confirmation.

### **4. Professional, academic qualifications and experience**

A Bachelor's degree is required, preferably in accounting, finance, business administration or other related field.

### **5. Experience shall include but not be limited to the following:**

- A minimum of 5 years' experience in the financial services sector.
- Ability to work under minimal supervision.
- Excellent oral and written communication and interpersonal skills.
- High level of creativity and innovation.
- Good planning and organisation skills.
- Excellent analytical skills.
- Good problem solving and analysis skills.
- Excellent relationship building and networking skills.
- High customer service orientation.
- Results-oriented, self-driven.

**For further information, please get in touch with ECPCGC at [info@ecpcgc.org](mailto:info@ecpcgc.org)**

**Please apply to [info@ecpcgc.org](mailto:info@ecpcgc.org) by Friday, May 9th, 2025, quoting the position for which you are applying in the subject line.**



**TERMS OF REFERENCE  
CREDIT ANALYST (CA)**

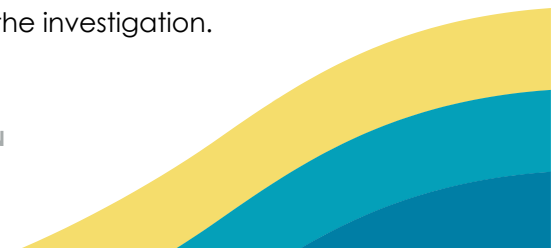
**1. Purpose of the position**

The Credit Analyst will be directly responsible to the Senior Officer. S/he shall perform the first analysis of applications for loan guarantees from Participating Lenders and other duties related to loan and lender activity. The Credit Analyst shall provide support to financial institutions and MSMEs and will prepare reports, tracking the submissions from the lenders.

**2. Main Responsibilities**

The Credit Analyst will be responsible for:

- Performing the initial credit analysis on all applications received. The goal of the analysis will be to determine if there is adequate cash flow from ongoing operations to support the debt service required to repay the loan.
- Verifying that the social and environmental safeguards are adequately addressed in the application, with the support of the ESHS Specialist.
- Preparing the first review with a recommendation and justification for the decision.
- For approved applications, ensuring that the disbursement documents are received from the Participating Lender
- Completing any other tasks as assigned by the Senior Officer.
- Ensuring that the web portal stays current with the most recent data requirements.
- Responding to questions on the use of the portal by lenders.
- Performing a regular audit of applications on the portal to ensure that all documentation is in order.
- Noting any lender training needs that may be apparent from the processing of applications.
- Conducting training and outreach activities as assigned by senior managers. Assisting with the development of marketing materials, including items posted on a social media page.
- Ensuring that all forms on the website are up to date.
- Participating in lender training programs.
- Assisting the ESHS Specialist with the credit aspects of the investigation.



- Performing the initial review of a claims package to ensure that all required documents are included. Work with lenders to obtain any missing documents.
- Following up with lenders on liquidation status reports as needed.
- Assisting with risk management activities including review of lender performance reports.
- Following up with any lenders that did not submit their monthly loan portfolio status report.

### **3. Contract duration**

The contract term is three years renewable upon satisfactory performance. There will be a 3-month probationary period before confirmation.

### **4. Professional, academic qualifications and experience**

A Bachelor's degree is required, preferably in accounting, finance, business administration or other related field and a minimum 5 years' experience in MSME credit analysis.

### **5. Experience shall include but not be limited to the following:**

- Experience working in a credit function, including loan approvals, servicing and/or liquidation
- Familiarity with MSME lending
- Familiarity with cash flow analysis as it relates to a decision on whether to approve a loan application
- Ability to identify characteristics of a successful MSME loan application
- Proven technical proficiency and strong analytical skills
- Good planning and organisation skills.
- Experience making public presentations to groups of people
- Exceptional written, oral, interpersonal, and presentation skills:
- Proficiency in English
- Proficiency in the use of Microsoft Office software.

Some advisory assistance, training and mentoring may be provided in specialized areas.

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