



MUNICIPAL DEVELOPMENT AND LENDING FUND

Lending Officer

The Municipal Development and Lending Fund (MDLF) is a financially and administratively independent institution juridical entity established by law No. 25 for the year 2016, to accelerate Palestine's drive toward high responsiveness, self-sustained, decentralized, prosperous and creditworthy local governments. MDLF has been working intensively to improve the delivery of local infrastructure, municipal services, efficiency and accountability and promote economic development.

The MDLF is seeking ***a qualified, experienced, results-oriented employee for the position of Lending Officer (one year contract).***

Scope of Work and Responsibilities:

1. Responsible for establishing the Lending Unit at MDLF that mainly performs the following:
 - Attract capital from various sources to increase the resources for lending to municipalities;
 - Provide loans to municipalities. i.e., such loans are invested in local infrastructure;
 - To successfully collect repayments on loans.
2. Setting out the department objectives, policies, and measures;
3. Follow up in developing comprehensive MDLF lending Bylaw, Policies and procedures manual for operating the Lending unit that include but not limited to
 - Eligible sectors
 - Eligible borrowers
 - Pricing rules (cost plus risk premium)
 - Security mechanisms (escrow accounts)
 - Exposure (maximum loans for each borrower)
 - Provisioning norms (accounting policies for delays and defaults)
4. Identify and implement the functions of the Lending unit that include but not limited to:
 - Meet and communicate with applicants to explain the risks and benefits, as well as the terms of loan products and government regulations



- Obtain relevant information and evaluate applicants' financial status, including credit history, debt-to-income ratio, and appraisal reports, to determine recommendation for loan approval.
- Perform credit rating assessments.
- Conduct economic & financial appraisal of investment/capital projects and subsidy allocation.
- Ensure all necessary information and documentation is submitted to the Lending Unit , and is recorded properly in electronic and paper file format.
- Maintain current knowledge of all applicable lending regulations, the economy, market rates, etc.
- Perform credit assessments throughout the life of loans given.
- Manage and ensure timely payment collection.
- Provide financial technical assistance to LGUs when requested, in relation to loans provided by the MDLF.

Qualifications and Experience:

- Associate's degree or Bachelor's degree in finance, economics, or a related field
- 5+ years of experience in the mortgage lending, banking, or real estate industry
- Strong Microsoft Office skills and ability to use relevant industry-specific computer programs, as well as calculators
- Exceptional interpersonal skills and strong customer service orientation
- Excellent written and verbal communication skills, in English and Arabic Languages
- Excellent report writing skills in English language.
- Ability to work both in a team and independently
- Good knowledge of local government sector and in particularly in local government financial management
- Ability to analyze data and financial information related to municipal budgets.
- Demonstrated leadership and management background, experience managing development and budgets
- Strong interpersonal and intercultural skills.



The lending officer will work under the supervision of the Director-General of MDLF.

Candidates should submit their CV to the email: lendingofficer@mdlf.org.ps

The deadline for submission is 09 May 2022.

Only shortlisted candidates will be contacted and called for interview.