

Housing Finance Specialist

ShoreBank International Ltd (SBI) is the international consulting division of ShoreBank Corporation (www.shorebankcorp.com), a \$2.3 billion U.S. bank holding company that specializes in providing banking services in under-invested communities. Since 1990, SBI has worked with more than 80 financial institutions in 38 countries, developing small business lending operations, training staff and overseeing the disbursal of over \$500 million in small business loans with a loss experience of less than 1.0%. SBI operates core offices in Chicago, Washington and London, supporting a network of 100 professionals in the field.

ShoreBank International Ltd. (SBI) is seeking **Housing Finance Specialists** to assist in the implementation of international financing and training programs for housing finance projects in commercial banks, mortgage finance companies, and microfinance institutions in locations such as South Asia, Latin America and the Caribbean regions, as well as the Middle East and North Africa, to develop, implement and train staff in housing finance programs on a short and long-term basis. Long-term candidates (minimum 1 year based in country) are particularly sought after.

Responsibilities may include:

Demonstrating the profitability of housing finance as a target business segment by:

- Direct management of housing finance lending documents, with an emphasis on mentoring and coaching skills for effective knowledge transfer;
- Portfolio management, including growth strategies, work-outs and ALM;
- Financial product design and development, including pricing methodologies;
- Loan officer and management training, and Trainer-of-Trainers;

Qualifications:

Essential:

- University degree in an economic or financial discipline; MBA preferred
- Mortgage finance background of at least 5 years, with thorough knowledge of the nuts and bolts of the entire loan process
- An understanding of the broader housing finance system
- Capacity to analyze and interpret financial statements
- Excellent written and verbal English communication skills
- Highly developed interpersonal skills
- Energetic self-starter and motivational team player
- Flexible with respect to time and travel requirements
- International work experience in a development context
- Experience with capacity building for housing finance programs
- Curriculum development and training experience
- Command of the language of the country of operations.

Highly valued:

- Specialization in retail banking sales channel development
- Specialization in loan process streamlining, including credit scoring technologies
- Skills and experience in global risk management for financial institutions
- Specialization in Product Development for Housing Finance
- Specialization in appropriate technologies for Green housing & construction approaches

- Specialization in home-improvement loan programming and other incremental approaches targeting low-income borrowers
- Language skills in any of the following especially sought after: Urdu, Spanish, French, Portuguese, and Arabic

We invite you to send your curriculum vitae and a cover letter expressing your interest in these positions to Lara Pawlak at contact@sbksbi.com. Please reference your e-mail **Housing Finance Specialist** in the subject line and make note of where you saw this ad in your e-mail message. Local country experts are encouraged to apply.