

Ivory Coast Jobs Expertini®

Head of Customer Finance

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Company: ENGIE

Location: Ivory Coast

Category: other-general

Job TitleHead of Customer Service

Department: Customer Finance

Reporting LineCountry Director

Job Grade:17

LocationAbidjan, Côte d'Ivoire

About ENGIE Energy Access

ENGIE Energy Access is one of the leading Pay-As-You-Go (PAYGo) and mini-grids solutions provider in Africa, with a mission to deliver affordable, reliable, and sustainable energy solutions and life-changing services with exceptional customer experience. The company is a result of the integration of Fenix International, ENGIE Mobisol and ENGIE PowerCorner; and develops innovative, off-grid solar solutions for homes, public services, and businesses, enabling customers and distribution partners access to clean, affordable energy. The PAYGo solar home systems are financed through affordable installments from \$0.19 per day and the mini-grids foster economic development by enabling electrical productive use and triggering business opportunities for entrepreneurs in rural communities. With over 1,700 employees, operations in 9 countries across Africa (Benin, Cote d'Ivoire, Kenya, Mozambique, Nigeria, Rwanda, Tanzania, Uganda, and Zambia), over 1.2 million customers and more than 6 million lives impacted so far, ENGIE Energy Access aims to remain the leading clean energy company, serving millions of customers across Africa by 2025

Job Purpose/Mission

We are seeking a highly motivated, experienced, and energetic Head of Customer

Finance to be a part of revolutionizing credit and financial inclusion for the base of the pyramid.

The role will report to the Managing Director and will work cross-functionally with our customer experience, product development, operations, marketing, and technical teams on the ground to develop, scale and manage a best-in-class credit and financial services operation and to provide an exceptional experience to our customers.

This position offers an incredible opportunity to make a direct impact on the lives of a largely unbanked customer base with limited access to traditional finance and clean energy. The right candidate will be a fierce team player and committed people manager, with a passion for seeing new approaches through from idea, to testing, to scale, and an ability to build out the systems and processes to ensure high performance over time.

As Head of Customer Finance, you will be based in Abidjan, Ivory Coast with regular travel to the field. You will develop and manage a Credit team and create and execute on a strategy that can directly influence customers' repayment behavior, their positive experience with EEA, and their ongoing loyalty to the brand—all crucial to the success of the business and in increasing access to financing for BOP consumers. And you will have responsibility for the overall management of credit risk at EEA CDI.

Top 5 Key Responsibilities

Lead strategy, analytics & innovation for credit risk management and financial services

Proactively and sustainably manage and monitor credit risk at both a portfolio and a customer account level.

Build and manage a best-in-class credit operation, with a high-impact and right-sized organizational structure, tools, standards, and systems.

Ensure company culture reflects an understanding of and passion for responsible financial services, and shared accountability for credit risk management.

Provide strong leadership and management for your Credit team and coaching and capacity development for the Country team members involved in the credit process.

Deliverables and Activities

Credit Strategy, Analytics & Innovation.

Lead development of the cross-functional Credit Strategy, Credit Performance Management

Dashboard, and action plans

Consolidate quantitative and qualitative inputs from our customers and other sources to fully understand the repayment performance of our customers.

Design and implement A/B tests to identify the most powerful ways we can improve customer repayment behavior.

Structure and implement customer insight research projects, such as mapping the financial lives of households, to deepen our understanding of what drives repayment behaviors.

Use the data insight from the above to scale any that are effective in improving customer repayment patterns.

Inform pricing and product strategies to support the company's strategic objectives regarding Credit and customer repayment.

Credit Risk Monitoring & Management.

Monitor, assess, and anticipate credit risk across the portfolio, and proactively and sustainably manage credit risk exposure in line with the company's strategy and targets.

Identify key contributors to low performance and create action plans for improvement.

Lead the Credit Risk Committee and ensure credit risk is accurately reported, and adequately provisioned.

Scalable Credit Operations.

Envision, implement, and manage the systems, tools, structures, team and processes needed to support a highly effective and efficient credit operation that can serve hundreds of thousands of customers, localizing company standards wherever possible.

Build effective, user- and field-friendly systems, processes, and tools that the teams need to make the largest and most cost-efficient impact possible on customer repayment patterns.

Coordinate with Customer Experience team to define protocols for how different teams interact with customers so that we encourage good repayment behavior in an inclusive and customer-friendly way.

Create and maintain Credit policies and procedures in line with company standards, ensure their compliance, and seek out ways to improve their effectiveness and efficiency.

Improve the way we collect ongoing quantitative and qualitative data for each customer interaction to gain richer insight into their experience and repayment behavior.

Monitor and optimize the cost of loan servicing to strike the right balance between effectiveness and cost efficiency.

Responsible Credit Culture

Ensure a responsible, engaging, and customer-centric approach to financial services at EEA at all points in the customer journey, and across all areas of the business.

Collaborate with partners in other functions (Call Center, Service Center, Sales Team, etc.) to establish performance standards and create accountability for results.

Ensure there are timely and effective mechanisms for feedback to teams and team members on issues related to performance or compliance to policy and procedure, including retraining or other measures as needed.

Be an outspoken advocate for responsible financial services and credit risk management by providing strategic leadership, ongoing training, and communication to the entire Country team.

Team Building & Management.

Build a team that is passionate about our mission and embodies our values.

Manage the team and day to day operations related to Credit.

Mentor the team (including field teams) to continuously build their critical thinking and execution skills so that they can maximize their contributions and grow with the company.

Global cross-pollination: Collaborate with other company market teams & the Central team to leverage best practices from Country, implement best practices from all the networks and brainstorm solutions to common challenges.

At EEA, we have high expectations for our managers. Each manager plays a key role in creating an exceptional experience not only for our customers but for every person on our

team. Our managers help EEA realize our ambitious goals while developing their own leadership skills and facilitating growth for their direct reports.

We believe that great managers:

Deliver ambitious results: As a high-performing and accountable leader, you create an enabling environment for effective action and bold decision which contribute to successful delivery of results.

Act with integrity: As an ethical leader you are honest, respectful, objective, and transparent. You create and build upon a foundation of trust and openness.

Inspire and mentor the team: As an inspirational leader you walk the talk. You empower and coach your team with trust and humility.

Are accessible: as an accessible leader, you develop and maintain deep connections with stakeholders through approachability and active listening.

Ensure diversity and inclusion: as an inclusive leader, you ensure diversity and foster a sense of belonging.

Knowledge & Skills

Experience

7 years minimum work experience, at least 2 of which was in a role which involved strategy development and people management.

Work experience in related areas such as project management, financial services, data analysis, or field team management

Demonstrated ability to manage projects and teams, especially in a high-growth and performance-driven environment.

action.

Solid understanding of credit risk and consumer lending

Commitment to spending time in the field to support and mentor field teams.

Experience in process development and improvement (Six Sigma, etc.)

Experience in design thinking

Prior experience living and working in Southern, West or East Africa

Qualifications :

Minimum master's degree

At least 5 years' experience or education in statistics, financial analysis, etc, particularly in microfinance or behavioral economics

Proficiency with a statistical analysis program (e.g., R, STATA)

Language(s):

English

French is a plus.

Technology :

High level of comfort working with data, with the ability to translate analysis to insights, and insights to action.

Experience working with SQL, Tableau, R, etc.

High level of skills in Pack Microsoft, specifically in Excel

We thank all applicants for their interest, however due to the large volume of applications we receive, only shortlisted candidates will be contacted.

ENGIE is an equal opportunity employer, promoting diversity and committed to creating an inclusive environment for all. All applications are screened based on business needs, job requirements and individual qualifications, without any regard to origin, age, name, sexual identity, orientation or preference, religion, marital status, health, disability, political opinions, union involvement or citizenship. Our differences are our strengths!

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