

VACANCY



EXECUTIVE: CREDIT AND COLLECTIONS 5-YEAR CONTRACT

Business Unit: Credit and Collections
Duty Station: Windhoek
Job Grade: E1
Closing Date: Friday, 22 May 2026...

Visions Consulting was appointed by the National Housing Enterprise (NHE), to independently administer the executive recruitment process in compliance with company policy and governance principles.

Mandate: The National Housing Enterprise (NHE), established in terms of the NHE Act, 1993 (Act No. 5 of 1993), is mandated to provide, finance, and promote adequate, safe and affordable housing in Namibia, with a focus on low- and middle-income households, thereby contributing to national socio-economic development.

Vision: To be a leading agent in providing adequate, safe and affordable housing in Namibia.

Mission: NHE provides and finances affordable, quality and adequate housing thereby contributing to Namibia's socio-economic development and creating a stable, progressive human habitat.

Values: Customer-driven; Quality & Affordability; Partnership and Innovation & Excellence.

Primary Purpose of the Job:

The Executive: Credit and Collections, reporting to the Chief Executive Officer (CEO), is responsible for leading and directing the performance, quality, and sustainability of the NHE lending book, driving credit risk strategy, collections, recoveries, and policy frameworks to minimise credit exposure, strengthen loan book performance, and support financial viability, while overseeing credit risk management, workout and recovery strategies, and credit governance, and providing strategic input to executive management, the Board, and relevant Committees on credit-related matters to support sound risk management and operational effectiveness.

Key Performance Areas:

- Credit Risk Strategy and Portfolio Management:** Drive credit risk strategy, including portfolio optimisation, credit exposure management, and risk modelling to strengthen the quality and sustainability of the loan book.
- Collections, Recoveries and Loan Book Performance:** Oversee and optimise collections, workout and recoveries, including loan book clearance strategies, restructuring, and recovery interventions to enhance portfolio performance.
- Credit Risk Governance and Policy Management:** Direct the development, implementation, and review of credit risk and debt collection policies, aligned to regulatory, governance, and risk management frameworks.
- Operational Credit Risk Management:** Direct the execution of credit risk operations, including credit application review and approval within delegated authority, recommendations to relevant Committees, loan book classification, collateral management, and alignment to International Financial Reporting Standard 9 (IFRS 9) requirements.
- Leadership and People Management:** Lead and develop the Credit and Collections function, driving performance, capability development, and a high-performance culture.
- Reporting and Stakeholder Engagement:** Direct credit and collections reporting and stakeholder engagement with Executive Management, Committees, and the Board, providing insights on portfolio performance and risk exposure.
- Financial and Risk Management:** Direct the management of the Credit and Collections budget and drive credit risk identification, mitigation, and control across the credit lifecycle.

Minimum Requirements:

- A recognised Bachelor's Degree in Accounting, Economics, Banking and Finance, or a related field, at NQF Level 7.
- A Master's Degree in Business Administration, Accounting, Banking and Finance, Economics, or a related field will be an added advantage.
- Sound knowledge and understanding of credit risk management, lending practices, and collections and recoveries within a financial services environment.
- Strong understanding of corporate governance principles, financial systems, applicable legislation, and IFRS 9 requirements.

Experience Required:

- Ten (10) years of relevant working experience within a banking, credit risk, lending, or collections and recoveries

environment, of which at least five (5) years must have been at the middle management level in credit risk.

- Demonstrated experience in loan book management, credit risk analysis, collections, and recoveries within a financial services environment.
- Good understanding of IFRS 9 and its application within credit risk and loan book classification.
- Experience in housing finance or home loan credit environments will be an added advantage.
- Proven experience in roles such as Credit Analyst, Collections Manager, or similar positions within a credit and collections environment will be an added advantage.

Key Competencies:

- Financial and Risk Knowledge:** Sound knowledge of accounting, IFRS, the financial services environment, and risk management principles.
- Strategic Thinking and Analytical Ability:** Strong strategic thinking, planning, and analytical skills, with the ability to interpret financial and credit information.
- Collaboration and Relationship Management:** Ability to collaborate effectively, build strong relationships, and engage with internal and external stakeholders.
- Customer Orientation:** Strong customer focus, with the ability to balance service delivery with sound credit risk management.
- Emotional Intelligence and Conflict Management:** Demonstrates emotional intelligence, with the ability to manage conflict and complex stakeholder dynamics.
- Communication and Reporting:** Strong communication, report writing, and presentation skills, with the ability to convey information clearly and effectively.
- Negotiation and Influencing Skills:** Strong negotiation and influencing capability in credit, collections, and stakeholder engagements.
- Systems and Technical Proficiency:** Computer literacy, including experience with financial and accounting systems such as Sage Accpac and Systems, Applications and Products in Data Processing (SAP).

Application Procedure:

- A cover letter, providing a detailed motivation for the position, signed by the applicant.
- An updated detailed curriculum vitae, including at least two professional references (including the name, position, organisation, email address, and contact number of the reference).
- Certified copies of the highest academic qualifications attained.
- Foreign qualifications must be evaluated by the Namibian Qualification Authority (NQA) and proof of evaluation of qualification should be attached.
- A Certificate of Conduct from the Namibian Police, not older than six (6) months, must be submitted.
- Certified copies of Identity Documents and all other supporting documents.
- Preference will be given to Namibian citizens.
- Vetting will be conducted on all shortlisted candidates.

Scan this code or click the link below to access online applications via the recruitment portal.

<https://foresight.visions.com.na/>



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Only online applications via Visions Foresight will be accepted. No emailed- or manual applications will be accepted.

In terms of the Affirmative Action (Employment) Act 29 of 1998, people from designated groups and persons with disabilities who meet the prescribed advertised requirements are encouraged to apply.

Only shortlisted candidates will be contacted. Kindly note that submitted documents will not be returned to applicants.

Kindly note: For any technical or application-related support regarding the Foresight online platform, the Visions Helpdesk is available during workdays.

Monday to Friday during office hours (08:00 – 17:00).

For assistance, please contact us at

recruitment@visions.com.na