



## **Job Description**

### **Senior Officer – Business Advisory & Business Recovery**

**Level:** 5 (Senior Officer)

**Location:** Nassau, The Bahamas (with Family Island travel as required)

### **Position Summary**

The Senior Officer – Business Advisory & Recovery leads the Bank's Business Advisory & Business Recovery Unit (BABRU), overseeing three core functions: Business Advisory (upstream), Ongoing Development Support (cross-cutting), and Business Recovery (downstream). The officer's primary role is to design programs and interventions, engage qualified consultants and partners to execute them, and ensure quality, cost-effectiveness, and alignment with the Bank's developmental mandate. The officer will also provide direct advisory support where feasible and serve as the Unit's link between internal departments, external partners, and clients.

### **Key Responsibilities**

#### **1. Program Design & Consultant Oversight**

- Develop program concepts, training frameworks, and advisory interventions for upstream, cross-cutting, and recovery support.
- Procure, contract, and manage consultants, trainers, and sector specialists to deliver technical assistance, workshops, and recovery strategies.
- Ensure that external providers deliver high-quality outputs, within scope, budget, and timelines.
- Monitor consultant performance, review deliverables, and integrate outcomes into the Bank's reporting systems.
- Maintain a roster of vetted experts for rapid mobilization when specialized support is required.

#### **2. Business Advisory (Upstream)**

- Design readiness programs, templates, and tools for prospective applicants.
- Oversee delivery of training sessions, financial literacy workshops, and advisory clinics via consultants and partners.
- Provide one-on-one support where needed, particularly for simpler diagnostics and application readiness.
- Engage ecosystem actors (SBDC, BAIC, Chambers, etc.) to extend the reach of programs.

#### **3. Ongoing Development Support (Cross-Cutting)**

- Identify recurring gaps in active clients, informed by Credit and program feedback.

- Design targeted interventions (e.g., refresher training, marketing, digitalization).
- Commission external trainers and advisors to deliver client workshops or sector-specific programs.
- Monitor client participation and outcomes to strengthen portfolio sustainability.

#### **4. Business Recovery (Downstream)**

- Manage intake of distressed clients referred by Credit/Delinquency or via advertised recovery programs.
- Conduct initial viability screenings; commission deeper financial or technical diagnostics as needed.
- Oversee consultants engaged for turnaround planning, restructuring support, or sector-specific recovery.
- Coordinate with Credit on restructuring/refinancing proposals and present cases to the Business Advisory & Business Recovery Committee (BABRC).

#### **5. Reporting & Resource Mobilization**

- Serve as Secretary to BABRC, presenting plans, recovery cases, and program reports.
- Track KPIs across advisory, development support, and recovery functions.
- Contribute to mobilization of donor funds, grants, and technical assistance.
- Document success stories and impact case studies to strengthen the Bank's developmental positioning.

#### **Qualifications**

- Bachelor's degree in Business, Finance, Economics, Development, or related field.
- 3–5 years of relevant experience in business advisory, MSME development, training coordination, or project management.
- Experience managing consultants, external vendors, or technical assistance projects.
- Familiarity with MSME financing, turnaround concepts, and development programming.
- Strong stakeholder engagement, negotiation, and communication skills.
- Experience with cash flow based lending
- Knowledge of mergers and acquisitions
- Experience with debt consolidation.

#### **Core Competencies**

- Program design and execution oversight.
- Consultant and vendor management.
- Diagnostic and problem-solving ability.
- Clear communication and training facilitation skills.
- Ability to balance developmental goals with financial prudence.
- Strong organizational and reporting skills.

#### **Reporting Line**

Reports to Strategic Development Initiatives and Communication. Serves as Secretary to BABRC. Coordinates Credit, Delinquency, and external consultants.

**Expected Outcomes**

- Increased approval conversion rates through better advisory and readiness.
- Strengthened sustainability of current clients through proactive development support.
- Recovery of viable distressed enterprises and reduction in NPLs.
- Expanded pool of high-quality external expertise supporting the Bank's mandate.
- Documented impact on jobs, client growth, and portfolio stability