



UGAFODE Microfinance Limited (MDI)

HR/STAFF/VAC - 6/8/19/2

CAREER OPPORTUNITY

CREDIT OFFICER:

Responsible for preparation of customer loan applications, assessing their creditworthiness, generally managing customer relationships and loan portfolio as guided by the institution's Credit policies and annual operating plan.

Interested applicants should be willing to work in the following locations: (Bombo Road, Ibanda, Ishaka, Jinja Branch, Kagadi, Kyotera, Lira, Lyantonde, Mbale, Mbarara, Mpigi, Nakasero, Ntungamo, Rubaga Road, Rukungiri, Rushere and Ssembabule).

KEY ACCOUNTABILITIES:

1. Loan mobilization: Supports all effort at branch level to grow assets by participating in mobilization campaigns, scheduling meetings for potential loan applicants to obtain information on loans and answering questions about the process, available loan types or credit options that are available including the terms and conditions governing borrowing.
2. Appraising loan files: Analyses loan applicants' financial status, credit, and property evaluations to determine feasibility of granting loans to be submitted to the branch credit committee in compliance with set loan standards of the institution.
3. Presents & defends loan file to the branch Credit committee: responsible for presenting client's loan files and defending them with facts, business cases and analyzed information to support a credit decision to be reached by the branch credit committee (for loans below 5M) or referred to the region/ Head office (for loans above 5M).
4. Loan compliance: Conducts monitoring (daily) of client's loan performance in line with agreed terms and conditions of the loan and per set credit policy and procedures at UGAFODE to guarantee a qualitative loan portfolio for the institution.
5. Reporting: Undertakes reporting (day- to-day) on all client loan compliances, non-compliances, incidents arising out of bad loans and trends in loan repayments as well as any feedback to support a qualitative portfolio.
6. Loan recovery efforts: Provides the leadership regarding recoveries at branch level by being

accountable for client loan application process, analysis and the subsequent decisions thereof. This includes: monitoring of loan performance and reporting, KYC/AML procedures of the client, loan collateral and recovery procedures that may arise out of poor loan management.

7. KIVA Project initiator: Responsible for dissemination of KIVA project information to all clients, (those borrowing up to 5M), helping them to complete application form and submitting it to the Credit Supervisor to be uploaded into the system.
8. Loan documentation: Responsible for collecting, receiving, completing and updating all client loan files with loan information as and when needed.

KNOWLEDGE, SKILLS AND EXPERIENCE REQUIRED:

- Minimum of Diploma in Microfinance/Finance/Accounting/Business Administration/Marketing/Education/Agriculture/Social Development Studies and any other related courses.
- Planning and organising.
- Customer service.
- Team player.
- Influencing and negotiation.
- Business drive.
- Numerate personality with strong analytical skills.
- Trainable /fast learner.
- Knowledge of the full MS Office suite.
- Experience working for community development field operations/ sales /SACCOS.
- High level of integrity.
- Ability to ride a motorcycle and with a valid riding permit.

HOW TO APPLY:

If you believe you meet the requirements as noted above, please submit application letter together with an up to date CV to our email only: recruitment@ugafode.co.ug (please indicate the position you are applying for in the Subject Line e.g. "Credit Officer"). Applications should be addressed to the **Head of Human Resource**. Closing date for receiving applications is: **August 26, 2019**. Recent graduates are encouraged to apply.

<https://www.ugafode.co.ug/>