



Simple. Fast. Affordable.

VACANCY ANNOUNCEMENT

Serving over 20,000 clients in 12 districts of the Mid-Western and Central region(s) of Uganda, **ENCOT Microfinance Limited (ENCOT)** is a social impact, fast-growing and innovative MFI operating a network of SIX Branches in **Hoima, Masindi, Kigumba, Kagadi, Nakasongola, Kawempe**. ENCOT's mission is to provide microfinance services to low-income smallholder farmer communities, most especially women, to allow them to curve their own paths out of poverty through the creation of their own jobs.

ENCOT is seeking to recruit dynamic, self-motivated, and result-oriented professionals to urgently fill the following positions:

1. CREDIT ANALYST (1) HEAD OFFICE

The role of this position is responsible for analyzing credit and financial reports to determine the risk involved in extending credit. Scrutinizes financial data such as market share, income growth, and management quality to decide if loans will be lucrative. It is also responsible for the capacity building of the credit team in credit analysis.

Key Duties and Responsibilities:

- a) Desk evaluation and assessment of credit risk.
- b) Vetting credit applications and recommending for approval/rejection
- c) Suggesting the terms and conditions of credit recommended
- d) Convey the decision reached on credit proposals to the branch staff responsible for the application
- e) Conduct collection calls and customer visits to collect additional credit data
- f) Ensure client loan application documentation completeness in accordance with the Institutional credit policies and procedures.
- g) Build capacity for credit Officers (Loan Officers, Supervisors/branch Credit Managers) to ensure that they are well-versed and informed about various credit policies and procedures.
- h) Participate in process improvement of credit policies and procedures.
- i) Participate in credit project rollouts, and support other management directives as prescribed
- j) Work with loan officers to anticipate, identify and collect documents needed for efficient, and timely approvals of new and existing credits.
- k) Assist in maintaining the credit tracking system for all loans
- l) Provide technical advice or other assistance to loan officers as needed, i.e. Market, train, counsel, advice, and communicate credit department policy and procedures to ENCOT staff.
- m) Work with loan officers to anticipate, identify and collect documents needed for efficient, and timely approvals of new and existing credits.
- n) As part of the overall team of the institution, this position may be requested to assist in the support of other institutional activities
- o) Regular daily/weekly/monthly, MIS report analysis and preparation for management decisions.

Education and Experience:

- Minimum of Bachelor's Degree in business or any related field.
- At least 2 years' experience in direct credit operations or credit Supervisor role.

Core capabilities:

- a) High level of honesty, integrity, and accountability.
- b) Good organization and management skills.
- c) Leadership, Communication, and quick decision-making skills.

- d) Computer literacy.
- e) Ability to achieve results while working independently with little supervision.
- f) Thinking deeply, clearly, and independently.
- g) Ability to effectively influence the actions and opinions of others.
- h) Ability to work in teams and build collaborative relationships.
- i) Ability to work and live in rural communities especially those who are poor and have little or no education
- j) Willingness and ability to perform other duties as may be required from time to time.

Qualified and interested candidates should fill in the online applications and attach (Cover letter, CV and Academic Documents in PDF) by **5:00 pm, Monday 7th November, 2022**. [CLICK HERE](#) to apply online.

Address the cover letter to address below;

**The Head of Human Resources
ENCOT Microfinance Ltd Plot
88, Port Road, Masindi P.O.
BOX 389, Masindi-Uganda**

Any documents submitted to ENCOT for application purposes shall not be recalled.

Please note that only shortlisted candidates will be contacted.