

VACANCY ADVERTISEMENT

Serving over 36,000 clients in 17 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 10 branches of **Hoima, Masindi, Kigumba, Kagadi, Nakasongola, Kawempe, Luweero, Bweyale, Katikara and Karuguza**. ENCOT's mission is to provide microfinance services to low-income smallholder farmer communities, most especially women, to allow them curve their own paths out of poverty through creation of own jobs. ENCOT is seeking to recruit dynamic, self-motivated and result oriented professionals to urgently fill the following positions:

1. HEAD OF CREDIT - Head Office (Masindi)

The Head of Credit is responsible for growth and management of credit portfolio in compliance with the core principles of good lending enshrined in the Credit Policy, UMRA regulations, and general prudential guidelines and early recognition of problem credits so as to mitigate against credit risks within the organization and maximize return.

Key Areas of Accountability:

- i. Credit Operations Planning.
- ii. Loan Policy monitoring, update, dissemination, training, and follow-up.
- iii. Efficient Delivery of services and products to the satisfaction of customers.
- iv. Credit risk management and monitoring to ensure high loan Portfolio quality.
- v. Management and Leadership of Credit Teams in all the branches.
- vi. Reporting

Minimum Qualifications & Attributes:

- a) Minimum of a Bachelor of Management, Business, or any Accounting related field.
- b) At least six (6) years' experience in a related role in a busy financial institution or related industry.
- c) A strategic thinker, a game-changer, capable of building new networks, reframing stereotype problems to get new solutions, change old attitudes and mindsets, influence the team towards achieving performance, capable of balancing speed, rigor, quality, and agility.
- d) Attention to details with ability to balance a breadth of experience and knowledge while managing strategically.
- e) Strong background and prior experience in organizational development, personnel management, budget and resource development.
- f) Personal qualities of integrity, credibility, and commitment to ENCOT's mission and vision.
- g) Flexible and able to multitask; work within an ambiguous, fast-moving environment while driving toward clarity and solutions; demonstrated resourcefulness in setting priorities and guiding investment in people and systems.
- h) Proficiency in MS Office suite, good understanding of IT and its role in modern management.
- i) Able to travel to the field (40%).

Preferred Experience:

- a) Prior experience/exposure at management level or related role in a commercial microfinance environment is a must.
- b) Knowledge and focus on developing digital channels or other related services to increase social impact is highly desirable.

Qualified and interested candidates should submit their applications in PDF format (Cover letter and CV only) by email to hr@encot.org by 5:00 pm, Monday 15th August, 2022.

**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.