



JOB ADVERT

Background

Umoja Fanisi Ltd is a microfinance that exists to serve and empower people to build brighter futures together. We are focused on improving lives through financial inclusion for all people. By providing the initial step up to those in need we believe we can break the cycle of poverty and empower a new generation of entrepreneurs and leaders in their communities.

We seek dynamic, qualified and passionate individuals willing to share in our vision and join the team in the following roles:

Position: Branch Managers

JOB PURPOSE

Responsible for the overall management of a Branch which includes business growth and development, operational excellence and staff management. This position provides leadership to all roles within a Branch and would be involved in training, coaching and motivating a team as well as creating a working culture in line with Umoja Fanisi's Core Values.

Main Duties & Responsibilities

- Plan and monitor branch portfolio growth and outreach, maintaining a quality portfolio as per targets.
- Monitor customer service quality, ensuring speed, dependability, flexibility, and cost consciousness while delivering credit services at the branch.
- Develop, supervise and motivate staff to achieve the desired performance, while adhering to policies and procedures in line with the Operations and Human Resource manuals.
- Carry out administrative roles with regard to operational activities as per set administrative policies and procedures.
- Compile, analyze and provide weekly, monthly and quarterly reports according to branch reporting requirements.
- Any other duties that may be assigned to you.

Required Skills & Abilities

- Solid understanding of direct/indirect lending products and practices
- Strong decision making, communication, and interpersonal skills
- Leadership skills
- Customer Focus
- Adaptability/Flexibility
- Accountability
- Possess riding licence (desirable)

Qualifications

- Fully completed University Degree from a recognized University in any relevant field of study
- At least three years' experience working in the microfinance field
- Strong working knowledge of MS Office and other standard software application tools

Position: Loan Officers

JOB PURPOSE

To source and evaluate clients seeking loan facilities, act as liaison between Umoja Fanisi and the clients by creating and maintaining good relationships, assist qualified clients obtain and repay the loans in a timely and manner. As brand ambassadors, you will promote the Umoja Fanisi brand in line with the Core Values.

Duties & Responsibilities

- To market loan products by clearly explaining to individuals the types of loans and credit options available as well as the terms of the loans.
- To carry out proper verification of both the individual's business premises as well as residence prior to recommendation for a loan.
- To evaluate loan applications and documents to confirm authenticity.
- To approve loans and present to the respective Branch Manager for final Approval.
- To update clients about any new policy that may be passed by the Company and ensure implementation of the same.
- To ensure that the disbursed loans are recovered back within the stipulated period.
- To document information relating to clients and loans in a timely manner, and in the relevant record books.
- Any other duty that may be assigned to you.

Required Skills & Abilities

- Writing and reporting skills
- Excellent teamwork
- Networking and influencing skills
- Track record demonstrating high integrity and reliability
- Ability to work with minimal supervision
- Microsoft office/good working knowledge of computer use

Qualifications

- Fully Completed Business Diploma from a recognized academic institution
- At least two years' experience working in the microfinance field
- Strong working knowledge and ability to use MS Office and other standard software application tools.
- Riding Licence desirable

How To Apply

Send a cover letter, copies of your academic documents and CV to recruitment@umojafanisilimited.com not later than 23rd September 2022. Interviews will be

conducted on a rolling basis. Only applicants who meet the minimum requirements and have submitted all required documents will be contacted.

Umoja Fanisi is an equal opportunities employer that is committed to diversity and inclusion in our workplace. We prohibit discrimination and harassment of any kind based on race, color, sex, religion, sexual orientation, nationality, disability or any other protected characteristic as outlined by law.