

OUTSTANDING CAREER OPPORTUNITIES

Pride Microfinance Limited (MDI) is a Microfinance Deposit-taking Institution regulated and supervised by Bank of Uganda (BoU) under the MDI Act, 2003 and MDI Regulations, 2004 with a capital base of Ugx. 168.6 billion. Pride's purpose is transforming lives responsibly. Pride offers innovative financial solutions to largely people at the base of the economic pyramid and serves its customers through 37 networked branches and 7 contact offices spread across the country and implements sustainability sound practices throughout its business operations to create a positive impact through three sustainability pillars; economic, environment, and social as well as contributing to the Sustainability Development Goals (SDGs) and their investable sub-goals that relate to microfinance activities. Pride Microfinance Ltd would like to fill the following positions in preparation to transform into a Tier II Credit Institution. The summary of the job description and requirements is given below.

1. RELATIONSHIP MANAGER- MICRO BANKING

The Relationship Manager – Micro Banking will be based at Head office and will be responsible for recruiting and nurturing new business deals, grow the existing relationships, monitoring and maintaining the Pride's business portfolio within manageable risk spheres to enhance profitability.

Specific responsibilities include:-

- Contribute to the formulation and implementation of strategies necessary to acquire and sustain growth of the microfinance business portfolio.
- Identify, develop, and profitably manage key microfinance customer relationships.
- Initiate and conduct customer engagements such as focus groups, customer forums, workshops aimed at identifying customer needs, building and strengthening relationships with customers to retain them and create loyalty.
- Conduct clinics to Branch staff dealing with Microfinance customers to ensure their performance is aligned with business goals and objectives.
- Follow up micro business sales lead and pipelines to maturity across branches.
- Support branches to solicit deposits from Microfinance customers in order to meet business liability targets.
- Monitor and ensure Micro small enterprises loan portfolio is good and within the acceptable portfolio at risk levels.

Minimum Academic Qualifications, Experience & competences:

- A Bachelor's degree in Finance, Commerce, Business Administration, Economics, Statistics, management or any relevant field.
- A minimum of 4 years' experience in a Banking or similar environment.
- Should possess advanced computer literacy skills, numerical skills and statistical skills.
- Should be a team player, have ability to work under pressure and in position to exercise excellent judgment.
- Should be below 40 years of age.

2. CREDIT ADMINISTRATOR (47)

The Credit Administrator will be based at the branch and will be responsible for reviewing credit proposals, appraising, disbursing loans and maintaining portfolio quality in line with the bank's policies and procedures.

Specific responsibilities include:-

- Conduct field visits and carry out the verification of loans to improve branch portfolio quality.
- Lead and direct the credit committee meetings to achieve efficiency in the operation of the credit section.
- Plan, review, and monitor the implementation of guidelines for portfolio quality control and submit periodic compliance reports in line with the work plan and lending policy.
- Responsible for relationship management with clients and potential clients to enhance acquisition, retention, and growth.

- Provide safe custody for the loan securities and files in line with bank policy and procedures in place.
- Review credit proposals, appraise and disburse loans for the branch in accordance with the credit policy & the risk management policy.
- Review performance of different loan products and make recommendations.
- Verify and establish authenticity and completeness of loan documentation in line with the credit policy and defined authorization limits.

Minimum academic qualifications, Experience & competences

- Bachelor's degree in any discipline
- Should possess 3 years' experience in a banking operations.
- The candidate should have good communication, leadership and interpersonal skills. Should demonstrate positive image of the Bank and a person of impeccable integrity.
- Should be below 40 years of age.

3. MANAGER CREDIT ADMINISTRATION (1)

The Manager Credit Administration will be based at Head office and will be responsible for providing support to the management of the credit process, activities and stakeholders including documents review, safe custody and retrieval, portfolio monitoring and reporting as well as supporting branches in implementation of the credit policy and procedures.

Specific responsibilities include:-

- Develop and implement initiatives to achieve operational efficiency within Credit Administration Unit.
- Review Credit management policies, procedures and organizational work processes, and drive appropriate corrective actions in order to deliver excellent customer service in line with the banks strategic plan, credit policy, BOU regulations and the banks corporate objectives.
- Participate in the preparation of the annual budget and monitor monthly performance of the department with respect to the forecast budget and take appropriate actions.
- Liaise with BT to provide remedial action for system issues in line with credit policy and ensure data integrity in line with the regulatory requirements.
- Review and verify the integrity of data and system reports, identify any irregularities and take remedial action in line with credit policy and bank's operating standards.
- Monitor and ensure adequacy of provisions for all loans and advances and provide cash flow estimates for non-performing loans for objective and subjective categories.

Minimum academic qualifications, Experience & competences

- A Bachelor's degree in Accounting, Commerce, Business Administration, Economics, Statistics or any relevant field.

- Certified qualification or master's degree in a relevant field would be an added advantage.
- At least 6 years' credit risk management experience in a supervised financial institution 3 of which in credit administration
- Should have relevant Practical training in Credit Risk Management in the financial services sector and with good track record in credit management process.
- Should be below 45 years of age.

4. REGIONAL CREDIT ADMINISTRATOR (1)

The Regional Credit Administrator will be based at the regional office and will be responsible for the prompt and accurate credit supervision at the region to ensure credit quality and risk management.

Specific responsibilities include:

- Confirm the credit terms in the system against loan fact sheet and disbursed loans in accordance with the discretionary powers, credit policy & guidelines.
- Review daily disbursement report to confirm correct charging of processing fees, stamp duty, insurance, interest rate in line with the credit policy.
- Conduct post disbursement review to ensure that all credit facilities are disbursed in accordance with the approval terms.
- Initiate payments related to leasing customer transactions.
- Monitor processing of transactions (completeness, accuracy, genuineness, authorization, etc.) within the section in accordance to set guidelines and timelines.
- Monitor the contract management process of leasing facilities for prompt issuance, delivery, signature, registration and filing of all documents (Fixed Deposit/Leasing/Collaterals etc..) to mitigate/ avoid financial, legal and reputational risks.

Minimum academic qualifications, Experience & competences.

- Bachelor's degree in any discipline
- Should possess experience in a banking credit role.
- The candidate should have ability to communicate clearly in a professional manner is deemed essential, ability to build functioning working relationships across organizational, corporate, and cultural boundaries, must be a person of integrity with good leadership skills and understanding of the credit business.
- Should be below 45 years of age..

5. CREDIT ADMINISTRATION OFFICER (1)

The Credit Administration Officer will be responsible for proper handling of credit monitoring and reporting activities and preparation of all different credit reports in line with credit policy and procedures.

Specific Responsibilities include:-

- Review daily disbursement report to confirm correct charging of processing fees, stamp duty,

Insurance, interest rate in line with the credit policy.

- Identify and maintain a diary to track all insider credit facilities and proactively ensure all are reported monthly in line with the credit policy.
- Preparation of the EXCO and the Key Risk instruments (KRI) report in line with the set guidelines.
- Post accounts approved for write off in line with the guidelines.
- Prepare analysis report of demand for Credit facilities by sector.
- Verify all Management Information System (MIS) related issues raised by branches, analyze & recommend remedial action, seek management's approval thereof and coordinate resolution in liaison with Business Technology / and Branches in line with Credit policy.
- Prepare accurate Loan to value report as per BOU format and the Quarterly Monitoring Report in line with the credit policy.

Minimum academic qualifications, Experience & competences:

- Bachelor's degree in any discipline
- Should possess experience in a banking credit role.
- The candidate should have ability to communicate clearly in a professional manner is deemed essential, ability to build functioning working relationships across organizational, corporate, and cultural boundaries, must be a person of integrity with good leadership skills and understanding of the credit business.
- Should be below 40 years of age.
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- Should be below 45 years of age.

How to apply:

If you believe you have the necessary skills and experience and desire to make a difference, then apply immediately and send a detailed CV, Interested candidates should forward their applications to the **HEAD PEOPLE & CULTURE**, at the address below, or on email: recruitment@pridemicrofinance.co.ug or using the link, <https://www.pridemicrofinance.co.ug/career.html> not later than **Sunday March 17, 2024;**

Applications received after the closing date will not be considered.



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