

FINANCIAL ANALYST

INCLU - CITIES PROJECT

About the Organisation

Established in 2004, the Financial Sector Deepening Tanzania (FSDT) is a donor-funded financial sector market facilitator that aims to achieve poverty reduction through a transformative financial sector that offers inclusive and sustainable financial solutions to improve the livelihood, wellbeing, and empowerment of underserved Tanzanians. FSDT's work is guided by the Market Systems Development (MSD) approach, which aims to develop market systems that benefit the poor, offering them capacities and opportunities to improve their lives.

Currently, our main target markets are women and youth, who have been identified as the most financially excluded market segments in the country. FSDT is dedicated to supporting the financial sector in delivering inclusive, quality financial solutions that meet the financial needs of women and youth.

Through FSDT facilitation, we hope to achieve the following changes in the market:

- Improved policies, legal and regulatory frameworks that promote gender equality, as well as economic and financial opportunities for women and youth.
- Improved availability of relevant financial sector infrastructures that will equip the financial sector players and other stakeholders with the ability to meet the needs and aspirations of women and youth.
- Financial service providers developing and scaling innovative and responsive financial solutions/tools for women and youth to promote equality, empowerment, and wellbeing.
- Improved confidence and capability of women and youth to demand and use financial solutions.

The Opportunity

FSDT is seeking applications for the positions of **Financial Analyst (2 Positions)**

Job Title	Financial Analyst
Program & Duty Station	Inclu-Cities Project (Mwanza, Tanga & Pemba)
Reports to	Project Coordinator

About the Job

As a member of the Inclu-Cities project team, the Financial Analyst will conduct analysis and provide recommendations to the Investment Committee on investments proposals/business plans submitted by microenterprises conducting project activities. The Analyst will also monitor the performance of microenterprises that will be given a grant and or loan.

Key Responsibilities

I. Analysis And Evaluation

- Prepare investment proposals/business plan applications for recommendations to the Investment Committee and or Bank/Microfinance Institution.
- Ensure that all investment proposals/business plans are assessed within the agreed SLA time.
- Ensure that the assessment and recommendations of investment proposals/business plans applications comply with requirements as per approved investment policy and procedures.
- Work in partnership with the Business Development Service Providers on new and existing investment proposals/business plans applications, providing guidance on investment readiness appetite and consulting with the Fund Manager as appropriate.
- Attend Grantee meetings with the Business Development Service Providers if investment review and performance monitoring related issues are to be discussed/need to be resolved.

II. Grantee Management and Performance Monitoring

- Manage the disbursement process to ensure it is as per the parameters set out in the approval.
- Monitor and control quality of grantee's portfolio using condition of sanction triggers where possible.
- Maintain appropriate records and administration to track and support the management of a portfolio, business development activities, and work-in-progress.
- Provide specific instructions to the Supervisor and Fund Manager and escalate any issue that will need other stakeholders' attention.
- Ensure all facilities are timely monitored and reviewed.

III. Relationship Management

- Develop and maintain relationships with Business Development Service Providers, Banks, and Microfinance Institutions, Local Government Authorities, and other local stakeholders to ensure a coordinated market approach to green and circular economy financing.
- Participates in the development, promotion, coordination, and delivery of access to finance activities of the Inclu-Cities.

Role Requirements

Qualifications:

- Relevant university degree (Finance, Banking, Accounting: Development Studies, or other related fields).

Relevant Experience:

- Minimum 3-5 years of experience in banking, microfinance with proven experience in credit analysis or SME financing and/or Business Development Services Provision.
- Demonstrated experience in overseeing the implementation of micro and small business financing and Business Development Services provision, including successful investment proposals/business plans and loan proposals.
- Ability to gather data, compile information, and prepare reports.
- Proven success in building and maintaining working relationships with key stakeholders.

- Strong facilitation, communication, collaboration, and leadership skills.
- Experience working in Tanzania and/or elsewhere in Eastern Africa.
- Ability to communicate effectively, both orally and in writing in English and Kiswahili.

Personal Characteristics

Commitment & Drive for Results:

You have values and personal ambitions that are aligned with FSDT's goals to support the financial sector to offer inclusive and sustainable financial solutions.

Initiative & Decisiveness

You have a strong sense of ownership: taking personal responsibility for work, the impact we are seeking, and the achievement of critical higher-level goals. You are proactive in seeking out information or resources necessary for success, and you're able to overcome problems or obstacles with a 'can-do' attitude.

Learning & Innovation

You continually improve your skills and knowledge and role-model a personal commitment to professional development. You are quick to recognise opportunities or new ideas and make use of them in your own work; and you respond to a new situation, or tough feedback, by learning, adapting, and improving.

How to Apply

Please submit your application via email to vacancy@fsdt.or.tz

Only short-listed candidates will be contacted.

Application Deadline: 10th February 2024

NOTE:

Please be advised that this position is contingent upon availability of funding and the successful award of funds from our donor.

In the event that funding is not secured, or the award is not obtained, the position may be subject to modification, delay, or cancellation.

We appreciate your understanding and assure you that we are committed to securing the necessary resources for the successful execution of our projects.

FSDT provides equal employment opportunities (EEO) to all employees and applicants for employment.

PROJECT COORDINATOR

FINANCE FOR GROWTH AND INCLU-CITIES PROJECTS

About the Organisation

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- Improved policies, legal and regulatory frameworks that promote gender equality, as well as economic and financial opportunities for women and youth.
- Improved availability of relevant financial sector infrastructures that will equip the financial sector players and other stakeholders with the ability to meet the needs and aspirations of women and youth.
- Financial service providers developing and scaling innovative and responsive financial solutions/tools for women and youth to promote equality, empowerment, and wellbeing.
- Improved confidence and capability of women and youth to demand and use financial solutions.

The Opportunity

FSDT is seeking applications for the position of **Project Coordinator**.

Job Title	Project Coordinator
Program	Finance For Growth and Inclu-Cities Projects
Reports to	Head of Policy, SME & Inclusive Finance

About the Job

As a member of the Finance for Growth and Green and Circular Economy Team, the Project Coordinator will provide overall support and coordination of Finance for Growth and Inclu-Cities projects implementation at FSDT and ensure efficient and effective linkages, collaboration, and networking with development partners, Government authorities, private sector actors and other key stakeholders.

Key Responsibilities

1. Project Planning and Execution:

- Support and coordinate the day-to-day operations of Finance for Growth and Inclu-Cities projects, including project workplans, managing/assisting the Team Leader and consultants, and convening, organizing, and participating in project activities.
- Monitor project progress and ensure tasks are completed on time and within budget.
- Provide the needed support to effectively carry out the activities foreseen by the workplans.

2. Team Coordination:

- Ensure a close coordination with all relevant units and offices to ensure quality implementation, reporting on and monitoring of activities.
- Ensure that project objectives, deliverables, roles and responsibilities are clearly defined and understood by all team members.
- Organize and lead project meetings, record minutes, and follow up on action items.
- Serve as a point of contact for team members, addressing questions and concerns.

3. Performance Monitoring & Evaluation

- Ensure timely and accurate updates on project activities, achievements, and shortcomings. In areas where project shortcomings are identified, recommend appropriate solutions, and facilitate the implementation of corrective action plans to improve performance and continuation of project activities.
- Stay abreast of political, social, economic, and cultural developments that could have an impact on the implementation of the project.
- Monitor operations and activities of assigned functions; recommend improvements and modifications and prepare various reports.
- Provide specific instructions to the Supervisor and escalate any issue that will need other stakeholders' attention.

4. Documentation and Reporting

- Maintain accurate and up-to-date project documentation, including project plans, status reports, issue logs and risk assessments, and recommend corrective actions when necessary.
- Prepare and distribute regular project reports to project managers and key stakeholders providing the necessary information and reports to ensure timely operational, financial and narrative reporting.

5. Resource Management

- Assist in resource allocation and scheduling to ensure project timelines are met.
- Monitor and control project expenses to stay within budget constraints.
- Collaborate with procurement and other departments to ensure timely acquisition of necessary project resources.

6. Quality Assurance & Compliance

- Establish and maintain quality control measures to ensure project deliverables meet established standards; conduct quality checks and implement corrective actions as required.
- Encourage a culture of continuous improvement throughout the project lifecycle by performing quality checks and reviews to identify and address issues promptly.
- Ensures compliance with all donor reporting and compliance requirements, internal policies and procedures, laws/regulations while managing the project.
- Monitor changes in laws, regulations, and technology that may affect SBCAG operations; implement policy and procedural changes as required.

7. Stakeholder Communication

- Maintain proactive communications with the Team Leader and the Senior Management Team.
- Build and maintain effective relationships and contacts with all stakeholders, namely the authorities, donors, partners.
- Gather feedback and suggestions from stakeholders to improve project outcomes.
- Address stakeholder feedback and concerns in a timely and professional manner.

Role Requirements

Qualifications:

- Relevant university degree (Finance, Banking, Accounting, Project Management, Development Studies, or other related fields).
- PMP certification is an added advantage.

Relevant Experience:

- Minimum 3-5 years of experience in project management and managing programmatic, operational, and financial duties for EU funded projects or other donor funded projects with similar complexity.
- Experience in establishing and maintaining systems for managing project operations, including overseeing the preparation and submission of project deliverables, stakeholder and risk management processes, cost and schedule controls, and sustainability planning and implementation.
- Demonstrated experience overseeing implementation of Monitoring & Evaluation systems from project initiation to closeout stages.
- Ability to gather data, compile information, and prepare reports.
- Experience working with and managing subgrantee organizations.
- Proven success in building and maintaining working relationships with all project stakeholders; engaging in coalition building; and empowering stakeholders to take ownership of key project outcomes for post-project sustainability of progress.
- Strong facilitation, communication, collaboration, and leadership skills.
- Experience working in Tanzania and/or elsewhere in Eastern Africa.
- Ability to communicate effectively, both orally and in writing; Fluency in English and Kiswahili (written and spoken) required.

Personal Characteristics

Commitment & Drive for Results:

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Initiative & Decisiveness

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Learning & Innovation

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INVESTMENT OFFICER

FINANCE FOR GROWTH PROJECT

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The Opportunity

FSDT is seeking applications for the positions of **Investment Officer (3 positions)**.

Job Title	Investment Officer
Program & Duty Station	Finance For Growth, Dar es Salaam
Reports to	Head of Policy, SME & Inclusive Finance

About the Job

As a member of the Finance for Growth project team, the Investment Officer will conduct analysis and provide recommendations to the Investment Committee on investment proposals/business plans submitted by micro enterprises conducting project activities. The Officer will also monitor the performance of micro enterprises that will be given a grant and or loan.

Key Responsibilities

I. Investment Process and Portfolio Management

- Preparation of investment proposal/business plan applications for recommendations to the investment committee and or bank/microfinance institution.
- Organize and facilitate key program activities related to project implementation, investment process, grants and portfolio management, technical assistance to financial institutions and capacity building to MSMEs.
- Provide targeted technical credit and investment support to the Fund Manager. This includes reviewing, screening of applicants identified by the fund manager in accordance with the eligibility criteria, review of feasibility studies, collection of relevant data to enhance business plans and confirm project bankability, technical due diligence, market assessment, financial advisory services, and project finance transaction structuring.
- Interact with key stakeholders (financial service providers, regulators, policymakers, implementing partners) and participate in activities to promote Finance for Growth activities resulting in a project pipeline and/or strategic partnerships.
- Provide implementation support for the development of project proposals for financing and co-financing in accordance with the investment policies and procedures.
- Support the establishment of co-financing relationships with financial institutions and equity investors; nurture relationships and manage activities needed to secure co-financing of supported investments/grantees.
- Proactively monitor the performance of SMEs supported under the project to ensure compliance with the investment policies and signed grant agreements by conducting site visits and reviewing grantees' performance reports.
- Establish and maintain an effective and efficient project and portfolio monitoring system, providing regular feedback on the project performance, and regularly updating issue and risks logs.

II. Organization and facilitation of key project activities

- Facilitate and coordinate provision of technical assistance to financial service providers in discussions and negotiations with banks, investors, and other stakeholders.
- Conduct field missions to the project sites, to meet, interview and gather pertinent data and information from potential implementing partners, (regulators, financial service providers, policymakers) and other relevant stakeholders to assess and establish the requirements of the technical assistance to be provided by this project.
- Facilitate the required technical studies under guidance by engaging the consultants, local authorities, and communities as appropriate, including the development of Terms of Reference (ToRs) that reflect technical assistance requirements.
- Provide specialist input to and ensure that the Technical Program is responsive to the needs of financial service providers.
- Support and ensure timely delivery of Technical Assistance Programs.

- Support and ensure the implementation of the Program's stakeholder mobilization and communication plan and organize and coordinate outreach activities with a variety of stakeholders, including professional associations.

III. Capacity building and knowledge management

- Support the project capacity building and training program, ensuring program knowledge generation and dissemination, including support to the development of business management tools and toolkits, case studies, briefs, research documents, and client impact evaluations.
- Conduct field missions to the project sites, to meet, interview and gather pertinent data and information from potential implementing partners, (regulators, policymakers, financial service providers) and other relevant stakeholders to assess and establish the requirements of the technical assistance to be provided by this project.
- Provide specialist input and ensure application of the processes and tools to facilitate the transfer of knowledge, training, and scaling up of the project, building the capacity of regulators, policymakers and MSMEs.
- Support and ensure timely delivery of training programs.
- Support and ensure the implementation of the project's stakeholder mobilization and communication plan, as well as organize and coordinate outreach activities with a variety of stakeholders, including Civil Society Organizations.
- Develop and implement tools and programs for knowledge building, transfer and sharing.

IV. Project Management and Resource Mobilization

- Establish and maintain an effective and efficient project monitoring system providing regular feedback on the project performance and regularly updating issues and risk logs.
- Ensure timely delivery of key results and budget as assigned by the supervisor.
- Ensure timely planning, budgeting, and reporting in accordance with the FSDT and EU guidelines.
- Exercise financial management of the project, including timely submission of requests for disbursement of funds and other forms.
- Support the procurement processes in accordance with policies and procedures (development of ToRs, evaluation of proposals, pre-contracting) in liaison with the Finance and Administration Team- Procurement Unit.

Role Requirements

Qualifications:

- Minimum of a bachelor's degree in a relevant field, supplemented with relevant credit/investment/financial analysis experience.
- Post graduate degree in Business Administration, Finance, Banking, or related fields (added advantage).

Relevant Experience:

- 10+ years post-graduation experience in banking and finance; ideally involving credit and risk assessment, SME project financing and microfinance operations.
- Evidence of having conducted proposal evaluation, financial analysis, credit review and credit portfolio management, and MSME capacity building programs.
- Experience working with Micro, Small and Medium Enterprises.
- Strong understanding of Credit Management Cycle, Portfolio Management and SME Capacity Building.
- Strong facilitation, communication, collaboration, and leadership skills.
- Ability to communicate effectively, both orally and in writing in English and Kiswahili.
- Computer proficiency, including working knowledge of MS Office products, capacity in web-based management tools.
- Presentation and communication skills; including good written and spoken English and Swahili.

Personal Characteristics**Commitment & Drive for Results:**

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Initiative & Decisiveness

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