

## FINANCIAL ANALYST INCLU – CITIES – ACCESS TO FINANCE 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.

### About the Inclu-Cities-Access to Finance Project

The Inclu-Cities (Inclusive, Green, and Sustainable Local Economies)-Access to Finance project aims at improving the availability and usage of quality Business Development Services, as well as increasing accessibility of financial services and capital investment by women and youth MSMEs in key economic sectors in the urban regions of Mwanza City, Tanga City, and Pemba. In this regard, through funding from Enabel (The Belgian Development Agency), FSDT is implementing activities that are expected to strengthen the ecosystem of Financial Service Providers (FSPs), resulting in FSPs becoming more inclusive and improving their governance, management, operations, outreach, and providing access to capital to women and youth MSMEs.

### The Opportunity

FSDT is seeking applications for the position of **Financial Analyst** of the Inclu-Cities-Access to Finance Project

Job Title	Financial Analyst
Duty Station	Zanzibar (Pemba)
Reports To	Project Coordinator

### About the Job

The Financial Analyst will conduct analysis and provide recommendations to the Investment Committee on investments proposals/business plans submitted by micro-enterprises conducting green and circular activities. The Analyst will also monitor the performance of micro-enterprises that will be given a grant and or loan.

## Key Responsibilities

### I. Analysis And Evaluation

- Preparation of investment proposals/business plans applications for recommendations to the Investment committee and or bank/Microfinance Institution.
- Ensures that all investment proposals/business plans are assessed within the agreed SLA time.
- Ensuring 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. Discussing with the Fund Manager and Business Development Service Provider or Bank/Microfinance Institution deteriorating trends and trigger events if they give cause of concern advising the Supervisor and Fund Manager simultaneously.
- Maintain appropriate records and administration to appropriately 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 field).

### 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 Provisioning.
- Demonstrated experience overseeing implementation of micro and small business financing and Business Development Services provision including successful investment proposals/business plans and loan proposal.
- 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 Zanzibar and resident in Zanzibar.
- 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](mailto:vacancy@fsdt.or.tz)

Only short-listed candidates will be contacted.

**Application Deadline: 04<sup>th</sup> October 2024**

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