

## Equity for Tanzania Limited (EFTA)

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**EFTA**  
EQUIPMENT LOANS

### Investment Officer Job Description.

**Department:** Operations

**Position:** Investment Officer -IO

**Reporting:** Branch Manager.

**Branch:** Morogoro.

**End of Application:** 25<sup>th</sup> September 2024.

**Hours of Work:** 8am - 5pm Monday to Friday.

Additional hours as required by workload.

### Company Details:

EFTA is a reputable award-winning equipment finance company based in Tanzania with numerous branches across the country, dedicated to helping SMEs and farmers grow.

### Purpose of role:

The Investment Officer will be directly responsible for handling EFTA customers, including attracting new customers, appraising applications for loans, and monitoring customers who have received loans.

### Job Description

#### Day to day responsibilities:

Pre-application:

- Identify potential customers in target markets and explain the EFTA product to them.
- Support the Branch Manager to deliver pre-application seminars to potential applicants.
- Provide on-going advice to people preparing applications.

Application processing:

- Conduct full appraisals of applications, including business viability and the applicant's reliability. This will include customer site visits, discussions with current or potential customers and suppliers, personal reference checks, working capital checks, and basic financial analysis.
- Conduct ESG (environmental, social and governance) assessment of applicants.

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- Make recommendations to the Branch Manager of which investments should be progressed.
- For investments agreed with the Branch Manager, prepare investment proposals for the local Credit Committee, using a standard format.
- Participate in vetting process for equipment suppliers, e.g. performing site visits.

**Post-application:**

- Take lead responsibility for a portfolio of EFTA customers, monitoring these investments on an on-going basis including reminder phone-calls and regular visits to the customers' business sites.
- Make recommendations to the Branch Manager regarding loan restructuring and/or write off decisions for these customers.
- Identify any ESG issues within your portfolio and ensure customers are aware of labour laws.
- Coordinate with training team to identify customers' skills training needs and ensure proper follow-up for any training received. This could also include helping to coordinate customer networking events.
- Maintain detailed records on EFTA's software system.

**Candidate Specification:**

**Experience:**

- i. Candidates fresh from school are highly encouraged to apply.
- ii. Valid driving License

**Education Level:**

- i. Must have a bachelor's degree from a reputable university.
- iii. Skills required: Ms Office, Communication, Analytic, Sales and Marketing, and Problem solving.
- iv. Knowledge of: Mathematics, Business Appraisal and SME Financing.

**How to apply:** For all interested candidates kindly visit our website: [www.efta.co.tz](http://www.efta.co.tz) for applications.

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