



VisionFund Tanzania Microfinance Bank Ltd (VFT MFB) formerly known as SEDA is a fast growing and reputable Micro Finance Bank (MFB), has a loan book of more than TZs. 44 billion and more than 60,000 customer base, more that 5,000 of them being small holder farmers. VFT- MFB is seeking to employ a dynamic and committed Tanzanian young men & women who have passion for people’s economic development to fill in the vacant position detailed here below;

1. Position: Agri – Business Development Officer

Work Reference No. 23/24

Reporting to: Head of Business Development & Innovation Officer

Responsibility:

The Agri-Climate Business Development Officer is integral to driving the successful implementation of innovative agricultural loan products. This role involves refining and overseeing tailored financial products while understanding the unique needs of smallholder farmers. As a subject matter expert and leader, the Officer will convene VFT teams, consultants, and stakeholders, ensuring sustained growth and resilience in VisionFund Tanzania’s agricultural lending initiatives. In this role, the Agri-Climate Business Development Officer will influence knowledge leadership within the agricultural landscape. The Officer will be committed to staying informed on industry trends, technological advancements, and best practices to position VisionFund effectively in agricultural finance. The Officer will be the focal point for engagement

with governmental bodies, industry associations, and research institutions. The Officer will be responsible for analyzing value chains, changing trends and dynamics, and ensuring that agricultural loan products respond to the immediate needs of value chain actors.

Main tasks

- Contribute to the development of a VFT's agriculture master planning for the agricultural lending unit, delineating clear short-term and long-term
- Oversee the effective implementation of the plan, ensuring that all activities align with VisionFund Tanzania's strategic plan and VFIs Vision
- Work closely with consultants and the project team to refine and tailor agricultural loan and other finance products based on comprehensive value chain analyses and market
- Continuously assess and enhance existing products, ensuring alignment with the evolving needs of smallholder farmers.
- Foster close collaboration with the Credit Analyst, Insurance Manager, and other pertinent stakeholders to ensure a seamless integration of agricultural products and
- Collaborate actively with marketing and communication teams to devise and execute strategies that effectively promote agricultural loan
- Develop and execute robust strategies for the strategic positioning of VFT's agricultural products in the
- Establish clear key performance indicators (KPIs) for agricultural loan products, providing a measurable framework for success.
- Institute effective mechanisms for collecting valuable feedback from smallholder farmers and clients, ensuring a continuous feedback

Qualifications and Experience:

1. Bachelor's degree in Agriculture, Agriculture economics, Business, Agriculture, Finance, or a related field.
 2. Experience of working with development organizations and agricultural partners
- Experience in delivery of training in value chain development
1. Any formal training courses/ certificates in agricultural finance
 2. Proven experience in product management or a similar role, with a focus on financial
 3. Strong analytical and strategic thinking
- Excellent project management and organizational

- Effective communication and interpersonal An understanding of the functions of and the implementation of Credit Bureau strategies.
1. Familiarity with the agricultural sector and knowledge of the challenges faced by smallholder
 2. Experience working in microfinance or similar financial

Special / Personal Abilities; – Achieving Capabilities:

- Achieving quality results & Practicing accountability & integrity. Communicating information effectively.

Thinking Capabilities:

- Thinking clearly, deeply and Understanding the Microfinance Industry. Understanding Vision Fund mission and operations.

Self-Managing Capabilities:

- Demonstrating Christian values in life and Learning for growth and development. Maintaining work/life balance and effectiveness.

Relational Capabilities:

- Building collaborative Practicing gender and cultural diversity. Influencing individuals and groups.

Mode of Application: –

Address your application letter to:

The Chief Executive Officer,

VisionFund Tanzania Microfinance Bank Ltd, P . O. Box 1546, Arusha, Tanzania.

Send your application letter, CV and copies of your academic certificates through the following email: – application@vftz.co.tz before close of business **Saturday, 04th January, 2025.**

2. Position: Business Centre Manager

Work Reference No. 21/24

Reporting to: Regional Manager Responsibility:

- Ensures an efficient performance of the Branch/Business Centre
- Markets the products and services of VFT-MFB
- Ensures adequate information flow within the Branch/Business Centre

Main tasks

- Coordinates and controls branch/business centre operations
- Develops branch/business centre business plan and annual work
- Chairs Branch/Business Centre Credit Committee and participates in evaluating, approving or rejecting loans according to
- Review legal documents and security files of approved loans
- Assists legal counsel in matters involving remedial account management
- Coordinates with Regional Manager to plan for personnel need
- Monitors staff performance and coordinates with
- Ensures timely submission of Branch/Business Centre reports
- Attends branch manager's meetings

Education:

List education, knowledge & skills, licenses preferred, and all experiences required to perform this position in a fully competent manner.

- Bachelor Degree in Business Administration or related education
- Master in marketing, Business Administration/Accounting added advantage
- Very good knowledge of oral & written English
- Very good analytical & reporting skills
- 5 years' experience in credit management and savings & deposit operations

General attributes:

- Must be fluent in English
- Flexible to travel up country and in rural areas
- Knowledgeable of Microsoft Power point, Excel and word
- Must have proven leadership ability
- Good knowledge of WV & VFI Partnership
- Proficient in Microsoft office application
- Excellent trainer, facilitator, mentor and coach
- Capacity & willingness to take responsibility and develop sense of rectitude

Special / Personal Abilities; – Achieving Capabilities:

- Achieving quality results & Practicing accountability & integrity. Communicating information effectively.

Thinking Capabilities:

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3. Position: Loan Officer Supervisor (Individual Loan)

Work Reference No. 22/24

Reporting to: Branch/Business Center Manager

Job Purpose

The Loan Supervisor is responsible for overall supervision of Individual loan officers to deliver the agreed portfolio and client target with quality within the agreeable and acceptable level. The oversight will include monitoring Loan officer to operate within acceptable operation areas, verification of clients brought by Loan officer, supporting loan officer with daily reports and other essentials to enable them to deliver their required targets, conducting screening of clients and provide appropriate recommendation to Loan officer and Branch/Business center Manager. The position holder also provides periodic report to the Branch Manager and Regional manager of Loan officer performance and recommend appropriate remedy actions as required by VFT policies.

Responsibilities

- To supervise and monitors the daily activities of the Individual Loan Officers;
- To lead the conduct of the market research and survey activities within the outreach coverage area;
- To ensure that the Loan officer meets or exceeds the performance targets as agreed upon in the Business plan/Projections;
- Assist the Loan officer to undertake prescreening including checking against the eligibility criteria, credit history check and credit reference bureau check;
- To conduct Home, Business and collateral visits of clients for verification and monitoring purposes; discusses with the concerned LOs any findings, and provides appropriate guidance;
- To conduct regular performance evaluation of the Loan Officers, and recommends any remedial action to the Business Center/Branch Manager and /or Regional Manager;
- To Ensure 100% on-time collection or enforces “zero tolerance against missed loan payments;
- Prepares performance reports on a daily, weekly and monthly basis and analyze reports vis-à-vis performance targets;
- To perform other tasks as may be prescribed by the Branch/Business Center Manager or Regional Manager;

Regulatory & Business Conduct.

- Display exemplary conduct and live by the Group’s Values and Code of
- Take personal responsibility for embedding the highest standards of ethics, including regulatory and business conduct, across VFT MFB. This includes understanding and ensuring compliance with, in letter and spirit, all applicable laws, regulations, guidelines and the Group Code of Conduct.
- Take personal responsibility to achieve the outcomes set out in the Bank’s Conduct Principles with respect to assigned names: Fair Outcomes for Clients; Effective Operation of Financial Markets; Financial Crime Prevention; The Right
- Effectively and collaboratively identify, escalate, mitigate and resolve risk, conduct and compliance

Qualifications/ Experience

- A bachelor's degree in Banking and Finance, Accounting, Microfinance, Economics, Business Administration, Finance or any related field.
- Banking or Financial Institution experience of not less than 3 years 1 of which should be in supervisory
- Good understanding of credit
- Excellent financial analysis skills especially financial ratio to determine credit

General attributes:

- Must be fluent in English
- Flexible to travel up country and in rural areas
- Knowledgeable of Microsoft Power point, Excel and word
- Must have proven leadership ability
- Good knowledge of WV & VFI Partnership
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