

## 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](mailto:vacancy@fsdt.or.tz)

Only short-listed candidates will be contacted.

### **Application Deadline: 10<sup>th</sup> 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.*

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