

INVESTMENT OFFICER

FINANCE FOR GROWTH 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 **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:**

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.