



JOB OPPORTUNITIES

Finance Trust is one of the oldest Microfinance Institutions in Uganda having started its operations in 1984. The company is licensed and regulated by Bank of Uganda as a Microfinance Deposit Taking Institution (MDI) and is recognized as a key player and part of Uganda's formal financial sector. The company has one of the largest branch networks in Uganda with

30 interconnected branches strategically positioned all over the country and serves over 150,000 customers with a variety of savings and loan solutions including business loans, salary loans, school fees loans, savings accounts, fixed deposits and a money transfer service through Western Union. In order to meet the needs of its growing customer base, the company is seeking to recruit dynamic, self motivated, result oriented professionals to fill the following three positions.

Credit Manager Group Lending Business (1 Position)

This position is based at Head Office and it reports to the Head of Credit.

Job Purpose.

To develop & implement the credit structure for the group lending business thereby ensuring achievement of set targets for the group loan portfolio.

Key outputs:

- Develop & regularly update the group lending policies & procedures.
- Monitor the performance of the group loan portfolio and ensure achievement of set targets.
- Build staff capacity in matters to do with group lending business.

Key Responsibilities:

- Develop strategies to grow the group loan portfolio in line with set targets.
- Maintain PAR of the group loan portfolio at non more that 0% per month.
- Train & develop a strong team of group lending Credit Officers across the UFT branch network.
- Ensure that credit documentation standards as laid down in the group credit policy are complied with at all times.
- Receive and review group loan applications that require Head Office approval and make appropriate recommendations.
- Monitor delinquency of group loan business through review of daily reports and making field visits to assess & recommend appropriate strategies for recovery.
- Review audit reports and implement audit recommendations to avoid non compliance.
- Participate in the implementation of the CRB compliance activities.
- Prepare group lending performance reports for management.

.Minimum Requirements:

- A Bachelor's degree in Business Administration, Commerce, Accounting, Finance, Economics, Social Sciences, Micro Finance or any other related discipline from a recognized university.
- A post graduate degree in Micro Finance will be an added advantage.
- At least three (3) years experience in group lending at middle or senior management level gained from an MDI or commercial bank.
- Good personal presentation skills.
- Good oral & written communication skills.
- Good customer care skills.
- Good interpersonal skills.
- Good Analytical skills.
- Good business Acumen.
- Good knowledge of MS office applications.
- Willingness to frequently travel upcountry.

Suitable candidates should submit their applications which should include; photocopies of academic documents and testimonials, a CV with at least three referees to the Head of Human Resource, Uganda Finance Trust Limited, Plot 115 & 121, Katwe, and P.O. Box 6972, Kampala, Uganda. Closing date for submission of the applications is 8th February, 2012.

Please note that only short listed candidates will be contacted.