



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;

Work Reference No. 09/25

1. Position: Risk Manager

Reporting to: Head of Risk and Compliance

Job Purpose

As part of VFT MFB's Middle Management, the Risk Manager ensures strategic goals are achieved within the approved risk appetite by overseeing credit, operational, market, liquidity, compliance, ESG, and climate-related risks, in line with regulatory expectations. The role promotes a strong risk culture and protects the institution's sustainability and reputation.

Main tasks

- Assist in conducting regular risk assessments across business units and identifying emerging
- Monitor internal and external risk indicators and escalate material risk
- Analyze and interpret reports from accounting, loan tracking, and other MIS to identify potential credit and financial risks, reporting findings to VFT management.
- Coordinate and deliver risk-related staff training, building risk management capability across departments (credit, market, operational, and financial risks).
- Communicate and implement the Risk Management Framework to ensure staff are risk-aware and aligned with institutional

- Actively participate in regional and global Risk and Compliance forums set up by VFI to share best practices across
- Identify, assess, and monitor compliance risks related to current and proposed business activities, including new products, systems, relationships, and operational
- Conduct and oversee periodic internal credit risk reviews to help management understand the causes of elevated credit
- Collaborate with the Head of Risk and Compliance to update the stress testing model, and conduct quarterly stress testing and reporting
- Support the annual preparation of ILAAP and ICAAP reports in coordination with the Head of Risk and
- Track, monitor, and report monthly on the organization's Key Risk Indicators (KRIs)
- Assess the adequacy of internal policies and procedures; follow up on deficiencies, recommend improvements, and supervise corrective actions.
- Produce accurate and timely monthly risk reports for MRCC meetings and other
- Prepare and update the MFI's Top Ten Risks list every
- Prepare the Monthly Credit Risk Analysis

Required skills, knowledge, and abilities:

- University degree in a relevant subject (e.g. economics, business)
- Strong accounting/finance education and knowledge of loan and capital markets products
- Ability to communicate effectively in written and spoken English
- Quantitative orientation and a good eye for detail, with strong analytical skills
- Ability to manage dynamic priorities and work well under pressure
- Ability to write, present, and train others on risk-related materials
- A team player with the ability to build relationships across different departments and branches, and to influence positive change in working practices
- Proactive, goal-oriented, and self-motivated, with the ability to work with minimal supervision
- Commitment to the core values and mission of Vision Fund Tanzania MFB
- Ability to learn how to use new systems
- Ability to inspire and empower employees to use new systems and propose process improvements
- Strong working knowledge of MS Office and Loan Tracking Systems

Required experience:

- At least 4 years of experience in risk management in a bank or microfinance institution
- At least 2 years of experience in risk analysis or compliance, or internal audit

- Work experience of at least 2 years in staff supervision, including managing a team
- Strong experience in credit analysis, credit collateral, and the approval of loans
- Proven ability to assess, monitor, report, and address risks
- Strong experience in risk analysis, monitoring, and reporting

Preferred:

- Certification in Risk Management
- Experience in presenting reports to management
- Experience in a staff supervision role

Work environment:

- The office is based in There is a requirement to travel around the country for various reviews up to 30% of the time.

Other attributes

1. Good communication and writing
2. Competent in Microsoft word, excel and power Point
3. High level of integrity and honest

About our working environment & organization culture:

VisionFund Tanzania Microfinance Bank has a calm and harmonious working environment where staffs are highly valued. Good work is recognized and rewarded accordingly and there is an opportunity to grow professionally and spiritually.

VisionFund Tanzania Microfinance Bank takes our Safeguarding responsibilities seriously and is committed to providing an environment that is safe from harm or abuse for adults, including clients, as well as children. Candidates will undergo criminal record and background/ reference check prior to employment.

Female applicants are particularly encouraged to apply!!

Mode of Application:

Interested and suitably qualified individuals should;

1. Forward their application letter, attaching certified copies of their academic and professional certificates, detailed CV's with three referees and National ID to application@vftz.co.tz
2. All applications should be addressed to;

The Chief Executive Officer,

VisionFund Tanzania Microfinance Bank Limited

P.O. Box 1546,

Arusha, TANZANIA.

3. The position should be the subject of the email
4. The deadline for the application is on **23rdMay**,

N.B. Only short-listed candidates will be contacted.

Disclaimer

VisionFund Tanzania Microfinance Bank would like to inform the general public that it has not engaged any consultant/agent to conduct recruitment on its behalf.

Work Reference No. 09/25

2. Position: Digital Project Manager

Reporting to: Head of Business Development and Innovation

Job Purpose

The position holder's primary responsibility is managing technological change from operational standpoint through a structured change management process with an end goal of enabling VisionFund Tanzania to move paperless operation. The role will involve leading VisionFund Tanzania through digital transformation in banking and loan process through working with various technological solution providers and IT department. The position conducts in-depth analysis of the processes and design an efficient digital process that complies to local regulation.

Main tasks

- Review and propose efficient technological change that can digitally transform VFT operation from front end to Back end
 - Run the IT projects in accordance with the Visionfund project management
 - Work with all stakeholder to ensure all change gates (decision point) and project documents there off are adhered to approval requirement are met prior to projects proceeding to next phases
 - Responsible for day to day management and coordination of the IT projects deliverables in the VFT specifically ensuring that
 1. Business process changes required for projects roll out are well documented and signed off
 2. All VFT staff are trained on new processes, and everyone understands how their role and way of business doing will change and why
 - Relevant teams are involved in the testing of solution
1. The IT project roll out plan is clearly articulated, and all roll out pre- requisites are in place
 - In charge of the IT projects plan, tracks plan against actual deliverable and update the project plan in smart sheet on weekly basis
 - change management lead for LMMS project that involve preparation of Business concept, budget break down and project
 - Daily supervisor of the implementation of digital transformation project including LMMS, CRM, interbank system
 - Responsible for innovation around Conversion of paper based forms and templates to digital

Regulatory & Business Conduct

- Display exemplary Conduct and live by the group's Valued and Code of
- Take personal responsibility for embedding the highest standards of ethics, including regulatory and business conduct, across VFT This include understanding and ensuring compliance with in letter and spirit all applicable laws, regulation, guideline and the Group Code of Conduct.
- Take responsibility to achieve the outcome set out in bank's that Conduct principle with respect to assigned name: Fair Outcomes for client, Effective Operation of financial markets: Financial crime prevention the right environment
- Effectively and collaboratively Identify, escalate, mitigate and resolve risk, conduct and compliance matter

Qualifications:

- Graduate with a relevant degree or higher in IT or BSc in computer science or in management (or equivalent)

- Certificate in project management (PMP certificate) is must
- Basic to advance knowledge in project tools/Office tools (MS word, MS Excel, MS PowerPoint, MS Project MS Vision, MS Publisher)
- Significant experience in analyzing business process and creating requirement specification documentation for system design.
- Analytical and problem solving skill, good attention to detail- core capability
- Minimum of 3 year working experience in project management

Experience

1. Good working knowledge of financial procedures and application
2. Understanding of banking practice and related policy issue, their implication and
3. Experience in project management and change management
4. Knowledge in Banking/credit Operation and with clear understanding of VFT operational
5. An understanding of payment systems methodologies and implementations

Other attributes

1. Good communication and writing
2. High level of integrity and honest
3. Should have ability to interact with External stakeholder and Regulatory Authorities
4. Excellent analytical skills particular system analysis
5. Determines personality with initiative, perseverance and ability to motivate and manage a

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3. **Position: Credit Analyst (2)**

Reporting to: Credit Manager

Job Purpose

The Regional Credit Analyst is responsible for analyzing the creditworthiness of customers and potential debtors for high value loans in the region. The position holder's main responsibility involves gathering and reviewing the financial data of loan applicants, assessing an applicant's ability to repay a loan and recommending loans to be approved or denied. The position holder also monitors the credit risk of the branches and continually conduct capacity building initiatives for loan officers and Business Center Managers in the area of quality loan origination in line with the banks policies.

Main tasks

- Conduct thorough analysis of financial statements and assessment of credit requests, including new requests and refinancing of credit customers.
- Prepares the loan package for presentation to appropriate credit committee for
- Provides recommendations tied to analysis and assessment of credit risk to the appropriate credit
- Present analysis, findings, and recommendations to managers, especially findings that involve a borrower's ability to repay
- Ensure that all loans applications comply with the bank's lending protocols
- Monitor credit risk and recommend appropriate corrective actions to the branch, regional and Head Office
- To Prepare portfolio analysis report by different categories such as loan size, client sector, product, Branch and Loan Officer.
- Training of Business Centre Managers and Loan officer on loan documentation and Loan assessment in line with banks policies and lending
- Monitor the implementation of best practice policies and procedures on each Product
- Provide periodic portfolio performance to Chief operation officer, CRPPC and
- Review and Confirm customer as well as portfolio credit risk
- Analyze all loans above Branch credit committee that are sent to head office credit committee for approval and recommend to the
- Analyze portfolio quality including PAR trends and recommend remedy action to head office portfolio management committee or Management committee.
- Coordinate credit reference bureau access to VFT staff and provide credit reference bureau training to
- Recommend Policy improvement based on the emerging best practices, experience from other institution and regulatory

Regulatory & Business Conduct

1. Display exemplary conduct and live by the Group's Values and Code of
2. Take personal responsibility for embedding the highest standards of ethics, including regulatory and business conduct, across VFT This includes understanding and ensuring compliance with, in letter and spirit, all applicable laws, regulations, guidelines and the Group Code of Conduct.
3. 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
4. Effectively and collaboratively identify, escalate, mitigate and resolve risk, conduct and compliance

Qualifications:

1. A bachelor's degree in Banking and Finance, Accounting, Microfinance, Economics, Business Administration, Finance or any related field.
2. Minimum of 3 years working experience in a financial institution out of which at least one should be in similar position, or related

Experience

1. Excellent understanding of credit scoring systems
2. Excellent financial analysis skills especially financial ratio analysis to determine credit
3. Good knowledge in collateral and character evaluation of loan
4. Understanding of banking practice and related policy issues, their implications and
5. An understanding of the functions of and the implementation of Credit Bureau

Other attributes

1. Good communication and writing
2. Competent in Microsoft word, excel and power Point
3. High level of integrity and honest

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