



## **JOB TITLE: Business Development Officer II (Smallholder Credit Guarantee Scheme)**

**One Position – Dar es Salaam**

### **Job Purpose**

The Credit Guarantee Business Officer is responsible for managing and implementing TADB's Smallholder Farmers Credit Guarantee Scheme (SCGS) designed to catalyse, unlock and improve access to finance for agricultural value chain actors including Smallholder Farmers, Rural Entrepreneurs, MSMEs and Agribusinesses. The officer will evaluate credit guarantee applications, assess credit risks, liaise with Partner Financial Institutions (PFIs), monitors credit guarantee portfolio performance, and ensures compliance with the credit guarantee policies, procedures and the Banking prudential guidelines.

### **Duties and Responsibilities**

#### **1. Credit Analysis & Due Diligence**

- Review and evaluate credit guarantee applications from Partners Financial Institutions (PFIs).
- Conduct credit risk analysis, including assessment of business viability, market risk, credit worthiness, cash flows, collateral gaps, and repayment capacity on the credit guarantee requests.

- Ensure credit guarantee applications comply with eligibility criteria, policies and guidelines.
- Recommend approval or decline decisions with strong supporting justification.

## 2. Innovation, Product Development & Market Engagement

- Support the design, improvement, and rollout of credit guarantee product(s).
- Participate in policies review, procedures, and operational manual related to the credit guarantee.
- Identify Agri-financing gaps and opportunities for a tailored credit guarantee product.
- Conduct market research/survey to identify emerging trends and innovation for improving and sustaining the credit guarantee operations as well as identify areas where the bank can be more efficient, effective, and propose plans to implement those changes.
- Project designing, engage potential stakeholders for designing and implement agri-projects to be supported under the credit guarantee scheme aimed at enhancing access to finance, financial inclusion and Climate Smart Agricultural (CSA) practices.
- Identify and on-board potential PFIs and eligible agri-clients for credit guarantee facility.
- Participate in beneficiaries and stakeholder engagements, workshops, and financial sector events for promoting and marketing the TADB's credit guarantee facility.

### **3. Credit Guarantee Portfolio Management**

- Support the design, improvement, and rollout of credit guarantee product(s).
- Participate in policies review, procedures, and operational manual related to the credit guarantee.
- Identify Agri-financing gaps and opportunities for a tailored credit guarantee product.
- Conduct market research/survey to identify emerging trends and innovation for improving and sustaining the credit guarantee operations as well as identify areas where the bank can be more efficient, effective, and propose plans to implement those changes.
- Project designing, engage potential stakeholders for designing and implement agri-projects to be supported under the credit guarantee scheme aimed at enhancing access to finance, financial inclusion and Climate Smart Agricultural (CSA) practices.
- Identify and on-board potential PFIs and eligible agri-clients for credit guarantee facility.
- Participate in beneficiaries and stakeholder engagements, workshops, and financial sector events for promoting and marketing the TADB's credit guarantee facility.

### **4. Credit Guarantee Portfolio Management**

- Serve as the contact person between the TADB's Credit Guarantee Scheme and the Partner Financial Institutions (PFIs).

- Design and provide Technical Assistance (TA) and capacity-building programs to PFIs on the credit guarantee facility processes and risk management.
- Support PFIs in developing credit guarantee-backed agricultural lending products.
- Maintain good working relationships with other divisions, departments, units and external stakeholders.
- Perform any other related duties as may be assigned by Supervisor.

## 5. Claims Management

- Review, validate, and process credit guarantee claims submitted by the PFIs and other Eligible Partners.
- Ensure credit guarantee claims meet contractual and guidelines before payout.
- Engage PFIs on defaulted guarantee clients and propose practical turnaround strategies.

## 6. Reporting & Compliance

- Prepare periodic reports on the credit guarantee scheme.
- Ensure all credit guarantee operations and activities comply with internal policies, guidelines and regulatory standards.
- Maintain accurate records and documentation in line with credit guarantee guidelines and internal policies.

## Qualifications & Experiences

- i. Holder of Bachelor's Degree in one of the following fields; Economics, Business Administration, Agricultural Economics, Finance, Accounting, Banking and Finance or equivalent qualification from recognized institutions.
- ii. Experience: 2+ years of experience in agricultural and agribusiness finance,

financial and credit analysis in the field of agricultural finance, agricultural credit risk management, banking, or financial sector programs.

### **Added advantage:**

- Experience working with risk sharing facilities or credit guarantee schemes is highly desirable.
- A master's degree or professional certification (CPA, CFA, ACCA, Credit Management).

### **Knowledge & Skills**

i. Strong understanding of credit guarantee/risk sharing operations. ii. Strong understanding and in-depth knowledge of the Agricultural sector in Tanzania. iii. Strong understanding of bank's lending products with a focus on agricultural finance. iv. Analytical mindset with ability to interpret data and drive decisions. v. Extensive knowledge and skills in credit appraisal/analysis especially those related to agricultural finance for Smallholder farmers, rural microenterprises, Cooperatives, Agri-SMEs, Corporates and emerging corporate businesses. vi. Strong financial analysis and interpretation. vii. Proficiency in financial analysis tools. viii. Excellent understanding of risk management principles. ix. Excellent communication, stakeholder management and presentation skills. x. Analytical and detail-oriented. xi. Ability to prepare high-quality reports. xii. Self-motivated, innovative and ability to initiate and lead changes. xiii. Strong interpersonal skills to communicate with both internal and external stakeholders.

### **Mode of Application**

Applicants are required to submit their applications either through the TADB career portal at [www.tadb.co.tz/careers](http://www.tadb.co.tz/careers) or by email to [\*\*careers@tadb.co.tz\*\*](mailto:careers@tadb.co.tz)

Please note: applicants are required to attach the following to their respective applications: i. Application letter showing how you meet the requirements of the position. ii. An up-to-date Curriculum Vitae. iii. Contacts stating names in full, physical address, telephone numbers, and e-mail addresses of the candidate. iv. Certified copies of relevant certificates. v. Names and full contacts of three (3) referees.

Tanzania Agricultural Development Bank Limited is an equal opportunity employer. The Bank does not engage in practices that discriminate against any person employed or seeking employment. In line with our commitment to diverse and inclusive workplace, we encourage applications from women and qualified candidates with disabilities.

Tanzania Agricultural Development Bank Limited fosters the strength and health of its workforce through a competitive benefit package, professional development policies and programs that support a healthy work/life balance.

Join our workforce to make a positive difference for others and yourself.

**Closing Date**

Applications should reach the undersigned not later than 4.00 pm on Wednesday, **31st of December 2025**.

If you have not heard from us four weeks after the closing date, consider your application unsuccessful.