



JOB ADVERTISEMENT: RISK OFFICER

COMPANY: FIRST HOUSING FINANCE (TANZANIA) LIMITED

DEPARTMENT: RISK AND COMPLIANCE

REPORTS TO: RISK AND COMPLIANCE MANAGER

Company Overview

First Housing Finance (Tanzania) Limited is the leading housing finance company in Tanzania, dedicated to offering long-term housing finance solutions to Tanzanian citizens. As a pioneer in the Tanzanian housing finance market, we provide a diverse portfolio of mortgage products, including solutions for home purchase, improvement, extension, completion, and refinancing. Our mission is to empower individuals and families to achieve their homeownership dreams through innovative and tailored financial services.

Role Purpose

We seek a detail-oriented Risk Officer to identify, monitor, and report risks across the mortgage loan lifecycle, from origination to portfolio management. This role will implement risk controls, ensure compliance with internal policies and regulatory requirements, escalate risk issues as needed, and collaborate with business teams to prevent and mitigate risk while maintaining portfolio quality.

Key Responsibilities

- Support the implementation and day to day application of risk management policies, procedures, and guidelines.
- Monitor compliance with approved risk management practices and escalate exceptions or breaches to management.
- Assist in identifying, assessing, and monitoring key risks across business units and activities.
- Support the maintenance and updating of the risk register and related documentation.
- Monitor risk exposures against approved risk tolerance limits and report any deviations.
- Assist in tracking early warning indicators and risk trends, and escalate emerging risk issues.
- Prepare periodic risk reports for management and relevant committees in accordance with reporting requirements.
- Support data collection and analysis for risk measurement and monitoring purposes.
- Assist in the review and testing of risk mitigation controls and report control weaknesses.
- Participate in internal risk awareness and sensitization programs.
- Support audits, regulatory reviews, and examinations by providing required risk-related information.
- Uphold FHF Tanzania Limited values in day-to-day activities.
- Perform any other duties related to risk management as may be assigned by Management or the immediate supervisor.
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Qualifications & Skills

- Bachelor's degree in Accounting, Finance, Business Administration, or Actuarial Science.
- Minimum 3 years of experience in risk management, compliance, or related financial risk functions specifically within the financial industry.
- Proficiency with financial systems and advanced skills in Excel.
- Strong analytical, communication, and decision-making abilities, with attention to detail and ethical judgment.
- First Housing Finance (Tanzania) Limited is an equal opportunity employer committed to fostering a diverse, inclusive, and gender-balanced workforce. We value integrity, innovation, and impact.

How to Apply

Interested candidates are invited to submit a **CV** and **cover letter** detailing their qualifications and relevant experience to: **info@firsthousing.co.tz**

Application Deadline: 13 February 2026.



JOB ADVERTISEMENT: CREDIT ANALYST OFFICER

COMPANY: FIRST HOUSING FINANCE (TANZANIA) LIMITED

DEPARTMENT: CREDIT

REPORTS TO: HEAD OF CREDIT

Company Overview

First Housing Finance (Tanzania) Limited is the leading housing finance company in Tanzania, dedicated to offering long-term housing finance solutions to Tanzanian citizens. As a pioneer in the Tanzanian housing finance market, we provide a diverse portfolio of mortgage products, including solutions for home purchase, improvement, extension, completion, and refinancing. Our mission is to empower individuals and families to achieve their homeownership dreams through innovative and tailored financial services.

Role Purpose

We seek a detail-oriented Credit Analyst to assess and underwrite mortgage applications, ensuring credit quality and compliance with internal policies and regulatory requirements. This role will analyze financials, structure suitable credit products, and support the company's risk management objectives in mortgage financing.

Key Responsibilities

- Credit assessment/Underwriting of Home Mortgages.
- Communicate effectively with Customer Care team to understand Customer requirements and to structure best possible offer keeping company's risk under control.
- Preparation of Credit Memos & ensuring the quality of credit proposals is maintained;
- Perfection of Security Documents Title Deeds, Debentures, Mortgage Creation, Personal and Corporate Guarantees, Letter of Offer or any other document that may be relevant.
- Obtaining Valuation Reports.
- Responsible for checking whether the mortgage has been correctly booked in system;
- Solely responsible for proper maintenance of credit files.
- Take sound lending decisions based on available information & further interactions with the applicants.
- Manage credit quality and control delinquencies, frauds.
- Analyze financials & ratios.
- Understand credit policy as well as credit environment in the city.
- Structure the right product to the customer during customer interactions.
- Liaising and networking in the industry to seek reference checks for clients as well as understanding the industry & economy dynamics.
- Ensuring the approvals are taken as per policies laid down and ensuring the internal policies on credit are not violated.



- Ensuring and monitoring that external regulations of lending as and when updated by the various institutions like BOT are not violated.
- Well versed with property (land/ house/ apartment) related legal & technical requirements.
- Updated with all relevant real estate developments.
- Manage the process required for delivering reasonable turnaround time.
- Monitor portfolio indicators and ensure that they are within the desired levels.
- Recommend proposals to higher authority with merits, demerits & risk involvement.
- Communicate with operation to resolve disbursement issue.

Qualifications & Skills

- Bachelor's degree in Accounting, Finance, or a related field.
- Minimum 3 – 4 years of experience in credit assessment, underwriting, or financial analysis preferably in mortgage finance, banking, or financial services.
- Proficiency with financial systems and advanced skills in Excel.
- Strong analytical, communication, and decision-making abilities, with attention to detail and ethical judgment.
- First Housing Finance (Tanzania) Limited is an equal opportunity employer committed to fostering a diverse, inclusive, and gender-balanced workforce. We value integrity, innovation, and impact.

How to Apply

Interested candidates are invited to submit their **CV** and **cover letter** detailing their qualifications and relevant experience to: **info@firsthousing.co.tz**

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