

CUSTOMER SERVICE EXECUTIVE

Recruiting on behalf of our client (Microfinance Institution)

Department: Customer Service

Reports To: Microfinance Operations Manager

Location: Dar es Salaam, Tanzania

Job Purpose: Responsible for delivering exceptional customer service while supporting business growth through customer acquisition, onboarding, relationship management, and cross-selling. Serves as the first point of contact, ensuring seamless customer experience, timely complaint resolution, regulatory compliance, and financial inclusion.

KEY RESPONSIBILITIES

- **Customer Service Excellence:** Welcome customers professionally, respond promptly to inquiries/complaints, and follow up to ensure full resolution.
- **Acquisition & Growth:** Support branch acquisition activities, referrals, and onboarding to expand company customer base.
- **Relationship Management:** Maintain regular contact with customers to understand financial needs, recommend solutions, and foster loyalty.
- **Cross-Selling & Sales:** Promote loan & insurance products, generate qualified leads for Credit & BD team, and meet sales targets.

OPERATIONS & COMPLIANCE

- **Onboarding & KYC:** Facilitate customer onboarding, verify documentation, and ensure strict compliance with KYC, CDD, and AML/CFT rules.
- **Digital Support:** Assist customers with application forms, record updates, and adoption of digital financial services.
- **Compliance & Protection:** Adhere to Bank of Tanzania customer protection guidelines, maintain confidentiality, and report suspicious transactions.
- **Reporting & Feedback:** Maintain interaction logs, monitor service KPIs, and prepare daily/weekly/monthly reports.

QUALIFICATIONS & EXPERIENCE

- **Education:** Diploma or Bachelor's Degree in Business Administration, Banking, Finance, Marketing, Customer Service, or related field.
- **Experience:** Minimum **2 years' experience** in customer service, relationship management, or front-office operations in a bank or microfinance institution.
- **Added Advantage:** Professional certification in Customer Service/Relationship Management & CRM software experience.

CORE COMPETENCIES

Customer Relationship Management

KYC / CDD / AML Compliance

Microfinance Operations

Financial Products & Cross-Selling

Complaint Resolution

Digital Financial Services

CRM Systems

Bank of Tanzania Regulations

HOW TO APPLY

Submit your application letter and CV directly via email.

Email Applications To: info@mend-ea.co.tz

Location: Dar es Salaam, Tanzania

CREDIT ACCOUNTANT

Recruiting on behalf of our client (Microfinance Institution)

Industry: Microfinance Reports To: Microfinance Operations Manager Location: Dar es Salaam, Tanzania

Job Purpose: On behalf of our client in the microfinance sector, we are seeking a Credit Accountant to ensure accuracy, integrity, and completeness of financial transactions relating to lending operations. Oversees loan accounting, portfolio reconciliations, interest calculations, disbursements, repayment accounting, and regulatory compliance (BOT & Tax laws).

KEY RESPONSIBILITIES

- **Loan Portfolio Accounting:** Maintain accurate records for disbursements, repayments, write-offs, and recoveries in Core Banking / LMS.
- **Financial Reporting:** Prepare daily, weekly, monthly, and annual reports on loan portfolio performance and management accounts.
- **Reconciliations & Controls:** Perform daily reconciliations of loan, bank, and suspense accounts; strengthen lending controls.
- **Revenue Management:** Verify interest calculations, penalty charges, and reconcile revenue with General Ledger.

COMPLIANCE & OPERATIONS

- **Regulatory Compliance:** Ensure full compliance with Bank of Tanzania statutory returns, IFRS, VAT, PAYE, and tax filings.
- **Audit & Risk Management:** Support internal/external audits, mitigate financial risks, and enforce internal control policies.
- **Budgeting & Analysis:** Assist in budgeting, analyze portfolio trends, revenue drivers, and loan profitability.
- **Stakeholder Support:** Collaborate with Loan Officers, Operations, and ICT on system reconciliations and efficiency.

QUALIFICATIONS & EXPERIENCE

- **Education:** Bachelor's Degree in Accounting, Finance, Commerce, or related field.
- **Certification:** CPA (T), ACCA, or equivalent professional qualification highly desirable.
- **Experience:** Minimum **3 years' experience** in accounting within a microfinance institution, bank, or regulated financial entity.
- **Specialization:** Strong expertise in loan portfolio accounting and financial reporting.

TECHNICAL COMPETENCIES

- Loan Portfolio Accounting
- Core Banking Systems
- Loan Management Systems (LMS)
- IFRS & Tax Compliance
- Bank & Account Reconciliation
- General Ledger Management
- Financial Reporting & Analysis
- Budgeting & Forecasting
- Internal Controls

HOW TO APPLY

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LOAN OFFICER

Recruiting on behalf of our client (Microfinance Institution)

Department: Credit

Reports To: Microfinance Operations Manager

Location: Dar es Salaam, Tanzania

Job Purpose: Responsible for driving business growth through customer acquisition, loan portfolio development, and relationship management while maintaining high credit portfolio quality. Responsible for credit assessment, monitoring portfolio performance, and timely loan collections in compliance with company policy and Bank of Tanzania regulations.

KEY RESPONSIBILITIES

- **Business Development & Growth:** Execute portfolio growth strategies, acquire and onboard clients across individual, MSME, and group segments.
- **Credit Appraisal & Processing:** Conduct preliminary screening, customer interviews, comprehensive credit appraisals, and financial analysis.
- **Portfolio Management:** Monitor customer business performance, conduct regular field visits, and maintain low default rates.
- **Collections & Recovery:** Perform timely follow-ups, enforce collection strategies, and manage Portfolio at Risk (PAR) within target limits.

QUALIFICATIONS & EXPERIENCE

- **Education:** Diploma or Bachelor's Degree in Business Administration, Banking, Finance, Microfinance, Marketing, or related field.
- **Experience:** Minimum **2-3 years' experience** in loan origination, sales, credit appraisal, or portfolio management within a bank or MFI.
- **Added Advantage:** Professional certification in Credit Management, Banking, or Risk Management.

OPERATIONS & COMPLIANCE

- **KYC & Regulatory Compliance:** Conduct KYC, CDD, and AML/CFT checks to adhere strictly to Bank of Tanzania regulations.
- **Documentation & Security:** Ensure complete, accurate loan file documentation and safeguard client data confidentiality.
- **Risk & Fraud Mitigation:** Identify potential operational risks, fraud indicators, and non-performing loans early.
- **Reporting & Administration:** Prepare daily, weekly, and monthly portfolio performance, disbursement, and collection reports.

CORE COMPETENCIES

Credit Risk Assessment

Loan Origination

KYC / CDD / AML Compliance

Financial Analysis

Microfinance Operations

Portfolio at Risk (PAR) Control

Customer Relationship Mgmt

Debt Collection & Recovery

Bank of Tanzania Regulations

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Location: Dar es Salaam, Tanzania

MICROFINANCE OPERATIONS MANAGER

Recruiting on behalf of our client (Microfinance Institution)

Department: Operations Reports To: Chief Executive Officer Location: Dar es Salaam, Tanzania

Job Purpose: Responsible for providing strategic and operational leadership to the Company's microfinance business to drive sustainable growth, operational excellence, portfolio quality, profitability, and exceptional customer experience. Oversees lending operations, branch performance, customer service, insurance services, collections, operational risk, compliance, and staff performance while ensuring business, financial, and regulatory objectives are met.

KEY RESPONSIBILITIES

- Business Growth & Portfolio Development:** Develop and execute operational strategies to drive loan portfolio growth, expand customer acquisition, explore new market segments, support new product rollouts, and meet growth targets.
- Lending Operations & Credit:** Oversee the end-to-end credit process (appraisal, approval, disbursement, recovery). Ensure fast turnaround times, maintain portfolio quality, and utilize digital lending platforms effectively.
- Branch Operations & Delivery:** Manage daily branch/service center operations, ensure consistent policy implementation, enforce cash/security controls, conduct regular site visits, and support expansion strategies.
- Customer Experience:** Foster a customer-centric culture, oversee seamless onboarding, handle escalated complaints promptly, monitor satisfaction metrics, and promote financial literacy initiatives.

QUALIFICATIONS & EXPERIENCE

- Education:** Bachelor's Degree in Business Administration, Banking, Finance, Accounting, Economics, or related field. Master's Degree or professional certifications (Banking, Risk Management, Project Management) are an added advantage.
- Experience:** Minimum **6 years' experience** in banking, microfinance, or financial services, with at least **3 years in a management role** overseeing lending or branch operations.

OPERATIONS, RISK & LEADERSHIP

- Risk Management & Compliance:** Ensure full adherence to Bank of Tanzania Microfinance Regulations, AML/CFT, KYC rules, and consumer protection guidelines while maintaining robust internal controls.
- Financial & Operational Performance:** Manage departmental budgets, optimize resource usage, monitor branch profitability/costs, and prepare operational reports for Management and the Board.
- People Leadership:** Lead, recruit, mentor, and coach high-performing teams. Set clear performance objectives, conduct reviews, and foster accountability and continuous development.
- Stakeholder Management:** Build strong relationships with regulators, partners, and service providers while collaborating closely with Finance, Credit, Risk, IT, and Business Development teams.

CORE COMPETENCIES

Microfinance Operations

Credit Appraisal & Portfolio Management

Bank of Tanzania Regulations

Branch Operations & Expansion

Risk Management & AML/CFT

Digital Lending Platforms

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