



## **1. Position: Collection and Recovery Intern**

**Duty Station:** Tanga

**Department:** Commercial

### **Summary:**

The Collection and Recovery Intern is responsible for making sure that all bad loans above 90 days and written off from group loan clients are being followed and the necessary recovery actions are being taken.

### **The basic functions are as follows:**

- Monitor and report on arrangements made with delinquency and written off clients for outstanding debts.
- Provide daily payment reports on normal and written off loans from groups' clients.
- Provide advice to late payers to help negotiate a reduction in any amounts owing.
- Telephone contact and field physical visit to late payers/debtors who are above 90days and written off clients from group clients.
- Investigation and allocation of unidentified and lost payments.
- Provide daily, weekly and monthly recovery report to branch manager/ branch supervisor and Head of Collections and Recovery on demand
- Manage FINCA corporate image through maintaining integrity at all times

- Ensure to maintain confidentiality of customer information and the company
- Other duties may be assign by supervisor.

### **Education and / Experience:**

- Diploma or Degree in any related discipline of study
- Understanding of legal processes in relation to debt recovery
- Must be able to work with minimal supervision

Please send your application letter and CV to [TZ\\_Recruitment@finca.co.tz](mailto:TZ_Recruitment@finca.co.tz) .

Deadline for sending application is September 12, 2022.

## **2. Position: Policy and Process Analyst**

**Duty Station:** Head Office

**Department:** Risk Management

### **JOB SUMMARY:**

The Policy and Process Analyst's role is ensuring the management formulates and institutes adequate policies, procedures and processes which the banks operational excellence in efficiency and productivity while ensuring sufficient controls. Shall ensure all policies are updated, procedures/processes are well analyzed, designed, optimized and documented and effectively working.

Shall administer Policy Review process, maintain and document all policies and procedures and coordinate policy modification plan to respond to significant changes in the bank's activities and business conditions or when they are not compliant with network policy framework and regulatory provisions.

### **ESSENTIAL DUTIES:**

The role essential duties include, but not limited to the following;

## **Policies**

- Ensure the management prepares and adopts policies, procedures, and process that properly address customer centric business solutions and which aligns to overall strategy.
- Ensures policies are up-to-date and reflecting current internal and external situations.
- Supported by research and data insights, assess the adequacy current policies and procedures to meet market opportunities and threats, resolve internal weaknesses and leverage on strength to achieve organization goals.
- Explore and or monitor changes and trends in the industry or business environment to form the bases for recommending changes to relevant operating policies, procedures and processes.
- Provide support to management in the New Product /Services Development Process through proper risk identification, support development of policy manuals and guidance on workflow process maps.
- Continuously monitor implementation of policies and procedures and implement improvement plans to resolve identified gaps.

## **Business Process Management**

- Management of complete process improvement cycle, from identification, analysis, design, optimization, mapping and translation.
- The role is lead person in improvement plan of critical processes that cover organization lead generation, lead conversion and lifetime value addition as main components of acquiring and retaining clients.
- Identification of operational pain points and design reflective process-based solutions to ensure efficiency in all bank processes.
- Management of bank's service and products catalogue, and maintaining of all processes catalogue for streamlining processes, policies and organizational goals.
- Innovatively, find means to translate critical processes to end users and other actors, illustratively and simply.
- Discovery of the need for specific tools and standards to facilitate operational efficiency and increase personal productivity.

- Lead person in designing and implementing tools and standards that adhere policies, to increase operational efficiency, productivity and profitability.
- Lead person in ensuring optimal processes are implemented and understood for any new product or service introduced.
- Ensure seamless task-execution synergy across departments and units through collaboration of internal and external processes between departments.
- Ensuring critical processes are illustrated, visible and presented in all required areas of our working environments.

## **COMPETENCIES**

To perform the job successfully, an individual should demonstrate the following competencies;

- A good understanding of Business Process Management lifecycle.
- A good understanding of Risk Management practices in the financial services sector, preferably microfinance.
- Interpersonal skills to effectively communicate with the various stakeholders.
- High proficiency in the use of computer applications such as spreadsheets, diagramming tools and presentation tools.
- Proactive with creative eye in discovering process-based pain points.
- Skills to write clearly and informatively; edit works for spelling and grammar; presents numerical data effectively; able to read and interpret written information in any provided standard.

## **EXPERIENCE & QUALIFICATIONS**

- A Bachelor's degree in Banking, Economics, Accounting, Business, Credit or Finance or Equivalent studies from a recognized high learning institution;
- A certification in Business Process Management (BPM) competence areas is an added advantage.
- Certification or Membership with programs for process improvement including belts in Six Sigma is an added advantage

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Deadline for sending application is September 15, 2022.