



JOB TITLE: SME Finance Officer (m/f) - Tanzania

Enabel is the Belgian development agency. It implements Belgium's governmental cooperation. The agency also works for other national and international donors. With its partners in Belgium and abroad, Enabel offers solutions to address pressing global challenges - Climate Change, Urbanisation, Human Mobility, Peace and Security, Economic and Social Inequality - and to promote Global Citizenship. With 2,000 staff, Enabel manages about 170 projects in twenty countries, in Belgium, Africa and the Middle East.

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Background

The Tanzanian office of the Belgian Development Agency, Enabel Tanzania, is implementing the Wezesha Binti Project which is the bilateral cooperation programme funded by the Belgian Federal Government. The general objective of the project is to ensure that "Young people, especially young women, are empowered to thrive in a protective and gender-equal environment, to acquire education and skills, and to pursue decent work opportunities in Kigoma Region". Its specific objective is to ensure that "Girls and young women (14 to 29 years), in targeted districts of Kigoma, are empowered, access multiple conducive learning pathways and enjoy decent and green employment and entrepreneurship".

The Wezesha Binti project is designed as an integrated programme that is fully focused on girls and young women through three results areas of the same holistic intervention as defined below:

- Result area 1 is focusing on secondary education for vulnerable youth with a special focus on girls.
- Result area 2 is dedicated to skills development and entrepreneurship, with the ambition to increase opportunities for decent employment of young people,

specifically women, through skills development, entrepreneurship promotion and business development support.

- Result area 3 is focusing on supporting a protective and gender-equal environment. It will contribute to tackle the discriminatory social norms and structural barriers that girls and young women face in their family, in their community, in the educative and professional spheres, so that girls and young women benefit from the same chances to continue their education and seize increasing remunerative economic opportunities.

Job description

The SME Finance Officer will report to the Entrepreneurship and Inclusive Growth Expert. The main responsibilities will be as follows:

- Contribute to the development of terms of reference for studies and assessments that will be done to inform the project on access to finance strategy.
- Support financial institutions in developing financial products customized to the needs of the young women entrepreneurs.
- Support financial institutions in developing financial products for value chain financing.
- Taking the lead in identifying the financing needs of entrepreneurs and lead the design and implementation of these components
- Provide direct one-on-one advisory to SMEs that are credit or investment-ready and support them with developing their business plans
- Support the design and operationalisation of a catalytic SME investment fund hosted by a partner institution.
- Develop tools for guiding pre- and post-investment processes related to the SME investment fund.
- Represent the project on the investment committee of the catalytic SME investment fund.
- Conduct portfolio monitoring of the SME investment fund and take actions to mitigate any identified risks.
- Plan and convene meetings with entrepreneurial financial ecosystem actors to facilitate coordinated investments and enhance SME access to finance
- Support financial institutes in the development of (alternative) financial products customized to the needs of the young entrepreneurs.
- Lead the capitalisation of project experiences related to access to finance interventions.

Your profile

- Tanzanian National

Qualifications and experience:

- University degree in finance, economics, banking or another related field
- Minimum 3 years of experience in SME financial facilitation

- Experience working with SMEs and understanding of their needs and challenges, particularly related to financing.
- Experience working in Kigoma will be an added advantage.

Specific competencies or knowledge required:

- Experience in assisting micro, small and medium-scale enterprises to access financing
- Demonstrated experience in facilitating entrepreneurial financing;
- Ability to work with multiple financial service providers to achieve optimal financing outcomes for SMEs;
- Experience in conducting financial management training for group-based enterprises and cooperatives.
- Experience in conducting investment appraisals, market assessments, and financial analysis; Experience in new venture appraisal and entrepreneurial financing structuring.
- Understanding of multi-stakeholder approaches, gender approaches in agricultural value chain development, rural youth support, decent work in agriculture, digital and communication skills, market intelligence
- Understanding of catalytic and blended financing structures for sole proprietor enterprises and group-based enterprises
- Knowledge of value chain financing; experience with value chain finance is an asset.
- Given that the programme has a focus on women and youth entrepreneurship, candidates with a high sensitivity regarding inclusion and women and youth entrepreneurship will be **an asset**.
- Advanced skills in excel and other Microsoft office package
- Fluent in spoken and written English

Applicants are also required to commit to the vision, mission, and values of Enabel: [Enabel's Vision, Mission & Values](#)

We offer you

- A fascinating job in an international environment.
- A specific period contract of 36 months.
- Estimated Start Date: 01/12/2024.
- You will be based in Kigoma with frequent travels within and to other targeted districts of the region.
- You are employed by Enabel in the function of “Field Officer”. A salary package that comprises the monthly gross salary, in accordance with our salary scales (Class 4), and more benefits such as health care insurance, 13th month, holiday allowance and if applicable dependants school fees allowance.
- Relevant recognized experience for the function will be valorised.

Are you interested?

[APPLY HERE](#) with an application letter and your updated CV, at the latest by 22 September 2024.
Only applications that are registered here via our online portal will be considered