



# Job Description

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<b>Job Title</b> SME Financing Expert	<b>Job Location</b> Kigoma	<b>Category</b> -
<b>Job Type</b> Full Time	<b>Job level</b> Intermediate	<b>Industry</b> Non-profits (NGO)
<b>Open to Expatriates</b> Only Open to Tanzanian Nationals		

## Minimum Requirements

<b>Min Budget</b> -	<b>Max Budget</b> -	<b>Primary Industry</b> Non-profits (NGO): 8 Years
<b>Secondary Industry</b> -	<b>Primary Category</b> -	<b>Secondary Category</b> -
<b>Certificate</b> -	<b>Qualification</b> -	

## Summary

A Global Development Cooperation is looking for an experienced SME Financing Expert for one of their projects. The project aims to get and keep more girls and boys in Kigoma in secondary education or VET training. Multiple demand-and supply-side barriers must be addressed, and investments must be made to address barriers that are unevenly affecting girls.

The project will ensure that women's organisations, schools, training centres, private sector partners and Local Government will have the information, knowledge and skills needed to advocate for women's empowerment in Kigoma and provide gender-responsive services.

The private sector will be involved in the development of curricula and in the delivery of training that is relevant to the job market. The vocational training institutes will be linked to a few selected value chains. Work-based learning will be stimulated.

## Responsibilities

### **Function:**

As the SME Financing Expert, you will report to the Entrepreneurship and Inclusive Growth Expert. The main responsibilities will be as follows:

### **Specific results areas:**

- Give input for and follow up on different studies that will be done for value chain and entrepreneurial financing.
- Supporting the identification of investment priorities and opportunities for upgrading and equipping un(der)utilised existing public infrastructure in the selected agri VCs
- Taking the lead in identifying financing needs and non-financial business development services for entrepreneurs and leading the design and implementation of these components
- Provide direct one-on-one advisory to those SMEs that are nearly credit or investment-ready;
- Facilitate the co-creation and business development (for youth) around missing value chain services (e.g. logistics, input supply, marketing, etc.)
- Coordinate (market) studies at national or regional levels to strengthen value chain intelligence and, where needed to support the development of standards around agroecology production practices.
- Provide input on the agriculture sector-related activities in entrepreneurship and enterprise development activities.
- Support financial institutes in developing (alternative) financial products customized to the needs of young entrepreneurs.

### **Expected results of the function:**

- Provide technical expertise related to the analysis of the design, implementation and effectiveness of Wezesha Binti Program activities intended to strengthen the capacity of entrepreneurs and SMEs to access investment and working capital

- The technical performance of the intervention is by national and international norms and standards;
- Quality assurance of services, learning processes and knowledge management in the access to finance thematic area of expertise is provided;
- Partners' capacities are enhanced, contributing to the improvement of their organisation, processes and systems and of their staff's competencies;
- Improved access to finance for young entrepreneurs in the Kigoma region.
- Timely and quality reporting is provided;

## Education & Qualifications

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University degree in an economic or financial discipline; MBA, master's in finance & investment or equivalent preferred

## Requirements

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### **Specific competencies or knowledge required:**

- Experience in assisting financial institutions to adapt their products and services to serve better the needs of micro, small and medium-scale enterprises.
- Experience working with SMEs and a demonstrated understanding of their needs and challenges, particularly related to financing;
- Initiate and develop strong relationships with banks, lenders, and investors through regular meetings and visits, ensuring a clear understanding of their requirements for loan and investee candidates;
- Identify SMEs that are credit or investment-ready and match them with available sources of finance;
- Capacity to analyze and interpret financial statements.
- Experience related to SME development and investment mobilization
- Experience in conducting investment appraisals, market assessments, financial modelling and analysis;
- Experience in new venture appraisal and entrepreneurial financing structuring.
- Minimum five years of experience promoting financial access, entrepreneurship, value chain development and enterprise development for SME actors.

### **Specific competencies or knowledge considered an asset:**

- 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 blended financing structuring
- Given that the programme focuses on women and youth entrepreneurship, candidates with a high sensitivity regarding inclusion and women and youth entrepreneurship will be an asset.

## Driving Licence

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Not Required

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