



## 1. **JOB TITLE: Investment Analyst – Finance for Growth Program**

### **The Opportunity**

FSDT is seeking applications for the position of Investment Analyst (2 positions).

Job Title	Investment Analyst
Program & Duty Station	Finance for Growth Program, Dar es Salaam
Reports To	Head of Policy, SME & Inclusive Finance
Salary	TZS 4.0 to 5 million Gross pay per month

### **About the Role**

A member of the Green and Circular Economy Team, the Investment Officer will conduct analysis and provide recommendations to the Investment Committee on investments proposals/business plans submitted by micro-enterprises conducting green and circular activities. The Officer will also monitor the performance of microenterprises that will be given a grant and or loan.

## Key Responsibilities

### I. Project Planning and Execution:

- Review of investment proposals and business plans for recommendations to the Fund Manager, Investment committee and or Bank/Microfinance Institution.
- Provide targeted technical credit and investment analysis to support the Fund Manager in the investment review process, this includes reviewing, screening of applicants identified by the fund manager in accordance with the eligibility criteria, review of feasibility studies, collection of relevant data to enhance business plans and confirm project bankability, conducting technical due diligence, market assessment, financial advisory services, and project finance transaction structuring.
- Support to organize and facilitate key program activities related to project implementation, investment process, grants and portfolio management, Technical Assistant to Financial Institutions and Capacity building to MSMEs.
- Proactively monitor the performance of SMEs supported under the Program to ensure compliance with the investment policies and signed grant agreements by conducting site visits and reviewing grantees performance reports and provide regular feedback on the performance and update regularly risk and issue logs.

### II. Organization and facilitation of Technical Assistance Programs:

- Support with the management to facilitate and coordinate the provision of Technical Assistance to Financial Service providers.
- Conduct field missions to the project sites, to meet, interview and gather pertinent data and information from the beneficiaries
- Provide specialist input to and ensure Technical Assistance Programs are responsive to the needs of FSPs and participating stakeholders.
- Support and ensure timely delivery of Technical Assistance programs.

### III. Capacity building and knowledge management

- Provide support for the program capacity building and training program, ensuring program knowledge generation and dissemination, including support to the development of Business

Management tools and toolkits, case studies, briefs, research documents, and client impact evaluations.

- Provide specialist input and ensure effective development and application of the processes tools to facilitate the transfer of knowledge, training, and scaling up of the program, building the capacity of Regulators, Policymakers and MSMEs.
- Support and ensure timely delivery of Capacity Building and Training programs.

#### IV. Capacity building and knowledge management

- Develop and maintain relationships with Business Development Service Providers, Banks, and Microfinance Institutions and other local stakeholders to ensure a coordinated market approach to the Finance for Growth Program resulting in a project pipeline and/or strategic partnerships.
- Support the implementation of co-financing relationships with Financial Institutions and equity investors; nurture relationships and manage activities needed to secure co-financing of supported investments/grantees.

### **Role Requirements**

#### Qualifications:

- Minimum of bachelor's degree in a relevant field supplemented with relevant credit/investment/financial analysis experience.
- Post Graduate Degree in Business Administration, Finance, Banking, or related areas (Added Advantage)

#### **Relevant Experience:**

- 3-5 years' experience in credit analysis or investment analysis of Micro-Small and Medium enterprises in a microfinance institution, bank, Non-Bank Financial Institution or Impact Fund program.
- Evidence of having conducted proposal evaluation, financial analysis, credit review and credit portfolio management, and MSME capacity building programs.
- Strong understanding of Credit Management Cycle, Portfolio Management and SME Capacity Building Strong facilitation and communication skills.
- Ability to communicate effectively, both orally and in writing in English and Kiswahili.

- Computer proficiency, including working knowledge of MS Office products, capacity in web-based management tools.
- Presentation and communication skills; including good written and spoken English and Swahili

## **Personal Characteristics**

### **Commitment & Drive for Results:**

You have values and personal ambitions that are aligned with FSDT's goals to support the financial sector to offer inclusive and sustainable financial solutions.

### **Initiative & Decisiveness**

You have a strong sense of ownership: taking personal responsibility for work, the impact we are seeking, and the achievement of critical higher-level goals. You are proactive in seeking out information or resources necessary for success, and you're able to overcome problems or obstacles with a 'can-do' attitude.

### **Learning & Innovation**

You continually improve your skills and knowledge and role-model a personal commitment to professional development. You are quick to recognise opportunities or new ideas and make use of them in your own work; and you respond to a new situation, or tough feedback, by learning, adapting and improving.

## **Application Deadline: 17<sup>th</sup> February 2025**

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## 2. JOB TITLE: Project Coordinator- Finance for Growth Program

### The Opportunity

FSDT is seeking applications for the position of Project Coordinator

Job Title	Project Coordinator
Program	EU Finance for Growth Project
Reports To	Head of Policy, SME & Inclusive Finance
Salary Range	TZS 5 Million to 6 Million Gross pay per month

### About the Role

A member of the Finance for Growth Team, the Project Coordinator will provide overall support and coordination of project implementation at FSDT and ensures efficient and effective linkages, collaboration, and networking with Development Partners, Government authorities, Private sector actors and other Key stakeholders.

### Key Responsibilities

#### 1. Project Planning and Execution:

- Support and coordinate the day-to-day operations of Finance for Growth project, including project work plans, managing/assisting the Team Leader and consultants, and convening, organizing, and participating in project activities.
- Monitor project progress and ensure tasks are completed on time and within budget.
- Provide the needed support to effectively carry out the activities foreseen by the work plans.

#### 2. Team Coordination:

- Ensure a close coordination with all relevant units and offices to ensure a quality implementation, reporting on and monitoring of activities.
- Ensure that project objectives, deliverables, roles and responsibilities are clearly defined and understood by all team members.
- Organize and lead project meetings, record minutes, and track up on action items.
- Serve as a point of contact for team members, addressing questions and concerns.

### 3. Performance Monitoring & Evaluation

- Ensure timely and accurate updates on program activities, achievements, and shortcomings. In areas where program shortcomings are identified, recommend appropriate solutions, and facilitate the implementation of corrective action plans to improve performance and continuation of project activities.
- Stay abreast of political, social, economic, and cultural developments that could have an impact on the implementation of the project.
- Monitors operations and activities of assigned functions; recommends improvements and modifications and prepares various reports.
- Provide specific instructions to the Supervisor and escalate any issue that will need other stakeholders' attention.

### 4. Documentation and Reporting

- Maintain accurate and up-to-date project documentation, including project plans, status reports, issue logs and risk assessments and recommending corrective actions when necessary.
- Prepare and distribute regular project reports to project managers and key stakeholders providing the necessary information and reports to ensure the timely operational and financial and narrative reporting.

### 5. Resource Management

- Assist in resource allocation and scheduling to ensure project timelines are met.

- Monitor and control project expenses to stay within budget constraints.
- Collaborate with procurement and other departments to ensure timely acquisition of necessary project resources.

## 6. Quality Assurance & Compliance

- Establish and maintain quality control measures to ensure project deliverables meet established standards; Conduct quality checks and implement corrective actions as required.
- Encourage a culture of continuous improvement throughout the project lifecycle by performing quality checks and reviews to identify and address issues promptly.
- Ensures compliance with all donor's reporting and compliance requirements, internal Policies and Procedures, laws/regulations while managing the program.
- Monitors changes in laws, regulations, and technology that may affect SBCAG operations; implements policy and procedural changes as required.

## 7. Stakeholder Communication

- Maintains proactive communications with the Team Leader and the Senior Management Team.
- Build and maintain effective contacts and relationships with all stakeholders, namely the authorities, donors, partners.
- Gather feedback and suggestions from stakeholders to improve project outcomes.
- Address stakeholder feedback and concerns in a timely and professional manner.

## **Role Requirements**

### Qualifications:

- Relevant university degree (Finance, Banking, Accounting, Project Management, Development Studies, or other-related field).
- PMP certification is an added advantage

## Relevant Experience:

- Minimum 4-6 years of experience in project management and managing programmatic, operational, and financial duties for EU-funded projects or other donor-funded projects in the financial sector or related sectors targeting women and youth.
- Experience establishing and maintaining systems for managing donor funded project operations, including overseeing the preparation and submission of project deliverables, stakeholder and risk management processes, cost and schedule controls, and sustainability planning and implementation.
- Demonstrated experience overseeing implementation of Monitoring & Evaluation systems from project initiation to closeout stages.
- Ability to gather data, compile information, and prepare reports.
- Experience working with and managing subgrantee organizations.
- Proven success in building and maintaining working relationships with all project stakeholders; engaging in coalition building; and empowering stakeholders to take ownership of key project outcomes for post-project sustainability of progress.
- Ability to gather data, compile information, and prepare reports.
- Strong facilitation, communication, collaboration, and leadership skills.
- Experience working in Tanzania and/or elsewhere in Eastern Africa.
- Ability to communicate effectively, both orally and in writing; Fluency in English and Kiswahili (written and spoken) required.

## Personal Characteristics

### Commitment & Drive for Results:

You have values and personal ambitions that are aligned with FSDT's goals to support the financial sector to offer inclusive and sustainable financial solutions.

### Initiative & Decisiveness

You have a strong sense of ownership: taking personal responsibility for work, the impact we are seeking, and the achievement of critical higher-level goals. You are proactive in seeking out information or resources necessary for success, and you're able to overcome problems or obstacles with a 'can-do' attitude.

### Learning & Innovation

You continually improve your skills and knowledge and role-model a personal commitment to professional development. You are quick to recognise opportunities or new ideas and make use of them in your own



work; and you respond to a new situation, or tough feedback, by learning, adapting and improving.

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### **3. JOB TITLE: Lead, Inclusive MSME Finance**

#### **About the Role**

Job Title                      Lead, Inclusive MSME Finance

Department                  Programs

Reporting To                  Head of Policy, SME &  
Inclusive Finance

Direct                              MSME Portfolio Team  
Reports

Contract Type                Full-time consultancy

The Lead, Inclusive MSME Finance will support the Head of Policy, SME, and Inclusive Finance as FSDT's leading expert on best practices for extending Inclusive MSME Finance to women and youth led businesses in Tanzania. This includes identifying how Tanzania's financial markets and MSMEs may be supported through the provision of accurate and relevant market information. S/he will proactively keep abreast of global and local MSME sector, engage the private sector on product development, BDS for improving access to finance, drive engagement with Government on policy/regulatory formulation and review and the development of alternative finance solutions for provision of affordable & fit for purpose financial services for MSMEs.

## **Key Responsibilities**

### **KRA 1: Policy – Inclusive MSME Finance**

Facilitate effective dialogue between government, regulators, financial service providers and consumer representatives through policy advocacy, workshops, and other related means:

- Understand how the political economies of Tanzania and East Africa impact the inclusive MSME Finance agenda and ensure these insights contribute to regulatory analysis.
- Engage private sector practitioners to understand inclusive MSME finance business models and identify potential legal and regulatory constraints.
- Build and maintain key relationships with regional and international partners, including central banks, BDS providers, financial service provider, and Funders to ensure their support and collaboration in regulations, product development and investments for MSMEs.
- Develop and articulate FSDT's value contribution to key policy and regulatory changes in the country.
- Track FSDT's contribution to policy and regulatory change to measure the impact of our technical assistance and capacity building.
- Work with DFS and Infrastructure and Climate Finance and Resilience Leads to mainstream needs of MSMEs and advise on policy and regulatory strategies to inform initiatives.

### **KRA 2: Thought Leadership & Strategy – Inclusive MSME Finance**

Act as a thought leader in Inclusive MSME Finance for women and youth; developing innovative strategies for transforming Tanzania's finance sector, and supporting the development of inclusive and sustainable financial

solutions for MSMEs that lead to improved livelihoods, wellbeing, resilience and empowerment of Tanzanian women and youth:

- Lead the comprehensive analysis of Tanzania's markets from an Inclusive MSME Finance perspective to develop a profound understanding of the ecosystems FSDT is seeking to develop (including supply, demand and enabling environment):
- Liaise with the Head of Research to commission relevant and insightful research studies, including support for any research required to contribute to the MSME ecosystem assessment.
- Contribute substantively to the development of a whole country strategy and a balanced portfolio of projects, staying true to market system development principles.
- Develop FSDT's strategy for market interventions in the MSME space; ensuring that a logical theory of change is developed and kept updated:
  - Identify ways in which digital innovation might leverage beneficial change / overcome MSME market constraints (in supply, demand and enabling environment).
  - Conceptualise potential interventions by developing logical Theories of Change and Results Chains.
  - Develop strategies for addressing gaps where FSDT will not develop interventions (e.g. by catalysing others to develop interventions or earmarking interventions for future projects).
  - In collaboration with the MRM Manager, devise and manage an effective monitoring framework that will yield important insights into what does or does not work for poor people and how to drive beneficial systemic change.

### KRA 3: Intervention Design – Inclusive MSME Finance

- As coordinated by the CPO, lead and participate in Intervention Teams to design interventions:
  - Confirm or develop the strategy for attracting potentially impactful implementing partners (IPs).
  - Identify a variety of instruments that potentially stimulate inclusive financial markets development, principally where these are likely to promote targeted real sector benefits.
  - Present concept notes and Project Appraisal Reports (PARs) to the Board &/or Investment Committees – depending on level of funding being sought.

- Once an intervention is approved, drive the onboarding of IPs, support through capacity assessment and the development of project proposals that comply with BIC standards.
- Liaise with the designated Project Accountant to ensure that due diligence and contracting processes are carried out efficiently, and that partners are provided with a quality briefing concerning FSDT's procedures for project / grant management.
- Develop detailed implementation plan, budgets and cash-flow forecasts that will, achieve fund utilisation targets, ensure project success, and address capacity gaps of partners.

#### KRA 4: Advocacy, Communications & Relationship Building – Inclusive MSME Finance

Clarify the ways in which achievement of FSD Tanzania's objectives depends upon influencing the mindset or behaviour of others (e.g. Implementing Partners, policymakers, end-users & other stakeholders); lead the development, and implementation of an innovative Communications & Influencing plan for digital innovation and digital infrastructure development:

- Build on the ecosystem analysis and stakeholder mapping to set clear goals for stakeholder mindset or behaviour change; work collaboratively with the Communications Manager to convert this understanding into a concrete action plan.
- Build relationships with key actors; ensure the development and implementation of influencing strategies and interventions that drive mindset change and widespread uptake of pro-poor and pro-development financial practices.
- Provide strategic inputs and engage with policy-level work involving Government of Tanzania, development partners, private sector entities and others (notably taking responsibility for feeding experience from field-level work into higher-level policy debates).
- Contribute to the implementation of the Communication Strategy (e.g. by developing content for written materials/website, participating in campaigns etc.).
- Contribute to the development of annual and quarterly reports/newsletters and knowledge management materials.

#### KRA 5: Ensuring Impactful Implementation – All

Lead the delivery of a portfolio of interventions so that results are achieved, risks are managed and quality projects are delivered; ensuring that learning from projects is fully utilised to maximise impact and innovation:

- Manage and coordinate the entire program of reviews, visits, and research as necessary to adaptively manage the performance of projects and achieve targeted outcomes and impact.
- Provide technical advice and support to implementing partners so that they are equipped to contribute effectively towards financial markets development, inclusiveness, and job creation.
- Collaborate closely with the MRM team to ensure collection of data, analysis of results and identification of opportunities for improvement in a blame-free spirit of academic enquiry:
  - If desired results have been achieved, initiate strategies for widespread awareness-raising.
  - If desired results have not been achieved, either manage performance of the implementation team teams (both FSDT's and the IP's), or take corrective measures such as adjusting the strategy/approach.
  - Periodically review theories of change, revising as appropriate.

#### KRA 6: Risk and Resource Management – Inclusive MSME Finance

Secure, manage and safeguard programme resources; ensuring that each intervention achieves optimal financial efficiency, value for money, and impact, all the while ensuring compliance with FSD Tanzania and donor policies:

- Support Board and CEO, CPO initiatives to develop FSD Tanzania's funding base; personally contribute by building relationships with potential and current investors/donor partners.
- Prepare programme/project budgets that are as accurate as possible and sufficiently detailed to support financial analysis; follow FSDT's procedures to manage project finances effectively and achieve value-for-money targets.
- Liaise with the Grants & Project Finance Manager to support the processes associated with sub-granting. liaise with Implementing Partners to ensure their compliance with FSDT's financial procedures and FSDT's funders' accountability requirements.
- Liaise with the HR & Corporate Services Manager to support the processes associated with procurement of the goods and services that are required for each intervention being managed; ensure compliance with relevant policies and procedures.

- Supporting Head, Inclusive MSME Finance to manage the risks associated with all Inclusive MSME Finance activities; ensuring that a comprehensive understanding of risks has been developed and that strategies are in place and implemented for effective risk management:
  - Ensure that key policies e.g. Safeguarding, VfM and Gender are fully understood and implemented by all Staff, Consultants, and Implementing Partners.
  - Participate in the development and implementation of both internal and external audit plans, lead the implementation of corrective actions arising and create a culture of continuous improvement.

#### KRA 6: Leadership & Empowerment of the Team – All

Lead the teams of staff and consultants deployed to each intervention in a manner that empowers them to contribute effectively towards achievement of FSD Tanzania's strategy:

- Ensure that each intervention is resourced with the necessary talent through a combination of recruitment and management of staff and procurement of consultants.
- Lead and manage each team towards high standards of performance through clear roles and responsibilities and provision of appropriate support; proactively address performance issues through timely constructive feedback, coaching and appropriate corrective action.
- Ensure the utilisation of a leadership style that will drive employee engagement and keep the team motivated to achieve results.
- Ensure development of an inclusive environment; implement policies and ways-of-working that provide for diversity and equal opportunities.

### **Role Requirements**

#### ***Specifications for the Role***

Qualifications:

- Minimum of bachelor's degree in a relevant field.
- Additional professional qualification and relevant accreditations are an advantage.

- Certification in Development Practice, Public Policy, MSD, Financial Policy, SME/Value Chain Financing or any other related field is preferred

#### Relevant Experience:

- Minimum 8 years working experience, including at a senior level, in supporting women and youth led MSMEs in accessing inclusive finance and business development services (e.g. financial service providers, Microfinance sector serving MSMEs, market development facilitators with MSME focus)
- Experience of business leadership, resulting in an ability to empathise with, and provide experience-based advice to Implementing Partners.
- Evidence of past success in driving transformative initiatives for addressing the needs of MSMEs.
- Track record of effective management of complex multi-stakeholder projects; ability to manage budgets in the \$1-2 million range.
- Track record of managing complex stakeholder relationships and influencing key stakeholders at a national level and across Cultures.
- Experience working with youth led, and women led MSMEs, agriculture value chains, green economy, and digital economy for MSMEs
- Familiarity with major players in financial sector development and BSD organizations (desired).
- Experience working with IPs and DPs supporting MSMEs such Mastercard Foundation, Enabel, EU, BMGF is preferred

#### Critical Technical Skills & Knowledge:

- Good general knowledge of financial management practice and high ethical & financial standards for managing funds.
- Clear understanding of how inclusive finance and relevant business development services can contribute towards growth of the MSMEs sector, job creation, and improved livelihoods, wellbeing, resilience and empowerment of Tanzanian women and youth.
- Deep and extensive technical knowledge in relevant fields (MSME finance, digital economy for small businesses, value chain analysis, youth and women empowerment, facilitating entrepreneurship through BDS, access to credit for MSME, informality of MSME sector etc.).

- Knowledge of global regulation in MSMEs financial markets, specifically for facilitating the growth of MSMEs. Ability to understand the financial and business policy, laws, and regulations in Tanzania.
- Understanding of monitoring and results management concepts and processes; track record of using learning to drive innovation in programming.
- Very good written and spoken English and (ideally) Swahili.

#### Behavioural Competencies or Character:

- Has a strong sense of engagement that leads to self-starting, taking initiative and acting decisively.
- Generates value-adding innovation through continuous improvement, idea generation and creativity for youth and women programming.
- Thinks clearly and intentionally, analysing information objectively, understanding issues, solving problems, and forming expert opinion.
- Is strongly motivated to achieve goals and act with accountability to deliver quality results
- Initiates and maintains positive relationships with others; discerning and appreciating the values, concerns, or feelings of others.
- Deliberately adjusts behaviour in order to address the feelings, needs or concerns of others. communicates clearly, confidently, and appropriately to influence others.
- Possesses the personal resourcefulness to deal with difficult situations, adapt to change, and facilitate the Development of self and others.

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