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## **Vacancy announcement: Business Advisor - Digital Loan Based in Dar es Salaam**

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PharmAccess International Tanzania is currently looking for a Digital Loan Officer to assist healthcare facilities in improving their quality and business performance. This includes facilitating access to credit through our digital loan portfolio, as well as training and the provision of technical assistance to participating health facilities. The successful candidate will require working in close in collaboration with the partner organization, Medical Credit Fund (MCF).

### *The Medical Credit Fund*

The Medical Credit Fund (MCF) is the first and only fund dedicated to providing loans and technical assistance to small and medium sized companies in the health sector in Africa. MCF was established in 2009 by PharmAccess Group as part of its approach to strengthen African health systems. With over EURO 150 million in loan volume disbursed to more than 2,000 health SMEs, MCF has successfully been serving the small and medium enterprise (SME) health sector. MCF currently holds offices in four African countries (Ghana, Kenya, Nigeria and Tanzania) and is headquartered in The Netherlands.

MCF believes that the future of financial services is digital. Digital technology offers opportunities for MCF to offer flexible financing solutions and serve small and more remote health SMEs in a cost-efficient way. MCF launched its first digital loan product in 2017 in Kenya and is expanding its digital products to Tanzania. MCF's digital products are usually offered through partnerships with Mobile Network Operators and local technical solution providers.

### **Responsibilities**

Will include but are not limited to:

- Run the day-to-day operations of the digital lending activities in Tanzania which include but are not limited to conducting all aspects of the credit process for digital clients spanning from sourcing and screening of new clients, assessment of creditworthiness, performing client onboarding and due diligence to loan monitoring and arrears management.
- Support and grow digital lending initiatives offered by MCF through local partners like mobile network operators and local technology partners.
- Support MCF manager in build and maintain relationships with mobile networks, technical partners and healthcare facilities and identify new potential partners in both the health, financial and telecommunication sectors
- Work closely with the Head of Digital Products and broader MCF management team in Amsterdam to grow digital loan portfolio in Tanzania
- Support MCF Director in Implementing plans to support quality improvement of healthcare facilities and the delivery of technical assistance to MCF borrowers.
- Support MCF Director in Identify needs and build capacity through effective resourcing to grow the local team and digital lending portfolio in Tanzania

Qualifications:

- Bachelor's degree in Business Administration, Finance, Banking or equivalent from a recognized University
- MBA or post-graduate qualification in Management, Accounting or Finance will have an added advantage.

Experience:

- At least five years post qualification experience in the financial or digital financing sector.
- Strong Sales and marketing experience
- Management experience beneficial
- A track record implementing go to market and growth strategies will be considered
- Experience with the delivery of digital financial services will be advantageous

Skills:

- Financial, business, analytical and writing skills
- Planning and organization skills
- Excellent interpersonal and communication skills
- Display of commitment for health quality improvement
- Interest in relevant trends and (mobile) technologies in healthcare
- Proficient in Microsoft office suite, databases, and web applications
- Excellent written and verbal communication skills in English

What do we offer?

- Working at PharmAccess and MCF means working in a dynamic and international setting; one where we pioneer solutions to change health care in Africa. No day will be the same. Our goal is ambitious, our context is challenging and our passion is tangible. We are big enough to make a difference, yet small enough to be very personal and to dare to try out extraordinary things. Your voice will matter and help determine what we do next.
- In addition, we offer:
- A fun team
- Working with a wide variety of skilled people; from bankers and doctors to researchers and analysts, to loan officers and quality experts
- Empowerment to try and test new things
- Direct impact on the MCF and broader PharmAccess data and tech foundation
- An international environment spanning some of the most exciting markets in Africa: Kenya, Tanzania, Ghana, Nigeria, Uganda and more

**Keen to learn more or apply?**

Suitable candidates are motivated to apply by sending us your resume and cover letter in English to [recruitment@pharmaccess.or.tz](mailto:recruitment@pharmaccess.or.tz)

The deadline for application for this position is 9<sup>th</sup> August 2022

For more information about our organization and the Medical Credit Fund, please visit [www.pharmaccess.org](http://www.pharmaccess.org) and [www.medicalcreditfund.org](http://www.medicalcreditfund.org).