



JOB DESCRIPTION: PHARMACCESS GHANA - DIRECTOR MCF PROGRAMME

The Position

The Director MCF Programme is responsible for managing and developing the MCF loan portfolio in Ghana. The responsibility includes networking, business development, marketing, product development, team management, partner management and portfolio management. It further includes making sure that Medical Credit Fund is recognised as the thought leader in the area of health financing and as a successful social investor combining funds with Technical Assistance to benefit health MSMEs in their business growth as well as from a quality perspective.

The Director will head the Ghana team and will be responsible for adequate coordination with other business lines at PharmAccess and MCF Amsterdam Office. The Director is part of the management team of PharmAccess Ghana.

TASKS AND RESPONSIBILITIES

Loan portfolio Development and Monitoring

- Grow a sustainable loan portfolio in Ghana, potentially in the region
- Source, develop and assess business leads and develop a solid pipeline of lending opportunities
- Develop, recommend and implement strategies and plans to develop MCF's business
- Manage team, partners and suppliers of supporting services like lawyers, debt collectors, accountants
- Ensure highest standards around business development, client screening, credit appraisal and due diligence of MCF prospects and oversee the structuring of transactions in strong turnaround times
- Work with a team of Business Advisors to prepare and submit credit proposals to the Credit Committee
- Monitor and work with clients, where applicable, to implement their business plans in order to enhance client performance and lower investment risk
- Presiding head of the monthly MCF meetings, discussing portfolio performance, pipeline, banking relationships, budget, and all other relevant items
- Proactively monitor industry and regional trends and identify and develop opportunities for innovative financing solutions
- Ensuring adequate loan monitoring and arrears management
- Lead the successful launch of digital lending in Ghana

Relationships

- Maintain relationships with financial and industry partners and other stakeholders
- Liaise with Amsterdam office on the operational, reconciliation, and reporting aspects of the banking relationships



Impact and Quality

- The Director shall contribute to the development of initiatives to improve the quality and business performance of the clinics, including providing trainings
- Monitor quality improvement of the financed health MSMEs. Actively act if quality improvement falls behind.
- Liaison with other departments within PharmAccess to ensure smooth and efficient operations for all

Management

- Manage the MCF team and ensure proper training and guidance to professionally grow the individuals into specialized health investment officers
- Ensure personal development of the team and manage performance cycle through appraisals, targets, etc. in agreement with immediate manager
- The Director will be part of PharmAccess Ghana office management team

Budget responsibility

- The Director will have a budget responsibility for the income and expenses for the local MCF activities.
- Director will provide a budget proposal for the following year before the 1st of October each year. This budget can be amended after internal MCF/PharmAccess discussions based on available funds and aligned with long term financial plan of MCF

Reporting Lines and liaising of activities

- The MCF director will have a dual reporting line along the following lines:
 - Hierarchical - For office related activities, such as HR, administration, expenses, and activities that relate to other business lines of PAG, direct reporting to the Country Director of PharmAccess Ghana
 - Functional - For KPIs/budget setting and realisation, investment related activities and portfolio management direct reporting line to the Managing Director of the MCF.
- Activities that are affecting multiple business lines, such as SafeCare are to be discussed in the recurring Ghana Management Team meetings.
- Activities outside of Ghana are to be discussed with the Management of respective country offices.

How to apply

- Interested candidates can apply by sending their resume and motivation to recruitment@pharmaccess.org before **31st August 2022**. For more information, contact our HT Manager Vincent Telling by mail: recruitment@pharmaccess.org or phone: +31(0)202103920.