



# JOB VACANCIES

## About PASS Trust:

In 2000 the Private Agriculture Sector Support (PASS) was established by the Government of Tanzania and Government of Denmark as a pilot project facility under the Agriculture Sector Programme Support (ASPSI) funded by Danida. PASS became operational in 2001 and in 2003 continued as a facility under Agriculture Sector Programme Support II (ASPS II). In 2007, PASS was registered as an autonomous legal Trust and became a component of the Business Sector Programme Support III (BSPS III) and since 2013 the Business Sector Programme Support IV (BSPS IV).

PASS is offering a range of Business Development Services (BDSs) and agri-financial services in agriculture development. The range of BDS services provided include feasibility studies and business plans for prospective bank clients, farmer groups formation, farmers and agribusinesses capacity building (training), facilitate contract farming and other market linkages, linking guaranteed beneficiaries with other development partners and commercial enterprises in the provision of specialized BDS services such as good agricultural practices (GAP) and extension services.

## 1.0 JOB DETAILS

**JOB TITLE:** Risk Management and Quality Assurance  
Manager –(RM-QAM)

**JOB REPORTING TO:** Chief Operations Officer (COO)

### 2.0. JOB SUMMARY

The RM-QAM has the primary responsibility of implementing the credit guarantee risk management strategies and policies by ensuring the Credit Guarantee Policy is translated into working procedures and that processes are put in place to manage and control credit guarantee risk and the quality of the credit guarantee portfolio. He/she is also responsible for reviewing and/or writing PASS Trust Credit Guarantee Policy, Credit Guarantee Manual and all products/services for issuing credit guarantees.

This is a back-office position which has primary responsibility of handling of all functions related to credit guarantee approval, administration, monitoring, review and impairment assessment, claims management and recovery from defaulted guarantees. The Manager also serves as an advisor to the Senior and Executive Management team and the Board for the credit guarantee and Risk Management functions.

### 3.0. MAIN RESPONSIBILITIES

The RM-QAM will be part of the Management team which has the overall responsibilities of implementing the Company's business strategy and ensuring that the company has an adequate Management Information System (MIS) that is capable of stopping granting credit guarantees to risky clients and businesses, identifying early warning signals of default and establishing internal controls including putting in place clear lines of accountability and authority to ensure effective credit guarantee risk management processes.

#### Main responsibilities of the RM-QAM will be:

1. To review all credit guarantee products and services and processes for doing credit guarantee business and ensure that they remain customer focused and provide adequate identification, measurement and mitigation of the inherent credit risks.
2. To ensure that at all times credit guaranteed loans are timely and prudently recommended to approving authority for decision.
3. Making timely review of the Credit Guarantee Policy, Limits and Operating Procedures by taking into consideration changes in the laws, regulatory requirements and business environment in the market.
4. Monitoring and evaluating the quality of the guaranteed credit portfolio and proposing adequate provisions for probable losses.
5. Developing an effective communication tool and ensuring timely dissemination of credit risk management policies, procedures, circulars and other management related directives to all employees involved in carrying out credit guarantee business.
6. Providing credit guaranteed portfolio performance management reports to the Management and/ or the Board.

7. Taking up immediate recovery measures or remedial actions in consultation with respective banks on guaranteed loan portfolio showing signs of default or any other weaknesses.
8. Manage the budget under him/her which include recommendation of invoices for payments and proposals/ quotes, preparation of budgets for the unit and give inputs to the overall Company's activity plans and budgets.

## 4.0 EDUCATION, EXPERIENCE, KNOWLEDGE AND SKILLS

### EDUCATION REQUIREMENTS

1. At least Bachelors' Degree in Finance, Finance and Banking Agriculture, Accounting, Economics, Business Administration, Agricultural Engineering, Rural Development, or related field from a recognized University.
2. Master's in Business Administration (MBA) or Post graduate qualification in Credit Management or Banking.

### EXPERIENCE, KNOWLEDGE AND SKILLS REQUIRED

1. Natural authority with independent position in decision making.
2. Sound understanding of management of Credit Guarantees or Credit Portfolio.
3. At least 5years proven track record in credit guarantee or credit management from a recognized Banking Institution out of which at least 3 years must be in at least a Middle Management level.
4. Experience and ability to institute proper credit evaluation, collection procedures and effective internal controls.

## 5.0. KEY COMPETENCIES

### Technical Competencies:

1. Understanding of moral hazards that can affect the credit guarantee business.
2. Clear and articulate knowledge of risks affecting credit guarantees and lending business.
3. Familiar with the Bank of Tanzania Risk Management Guidelines and regulatory requirements guiding Credit Management and Concentration.

### Behavioural Competencies:

1. Possession of a strategic mindset and problem-solving skills.
2. Ability to demonstrate change management skills and self-awareness to take varying approaches with a dynamic set of stakeholders.
3. Should have an analytical and creative mindset to seek, encourage and find non-traditional approaches to handling challenges.
4. Demonstration of strong leadership skills.
5. Team player at executive levels to collaborate with business units and functional partners like IT, Audit, HR, Finance, Business Development, Risk, Legal, etc.
6. Ability to initiate change to his/her team and to the organization at large.
7. Possession of excellent communication and listening skills.

## 2.0 JOB DETAILS

**JOB TITLE:** Risk Management and Quality Assurance Officer RM-QAO – 2 Posts

**JOB REPORTING TO:** Risk Management and Quality Assurance Manager

### 1.0. JOB SUMMARY

The Credit Guarantee Sanction Officer has the primary responsibility of performing independent approval function of all credit guarantee appraisals recommended for approval by the Department of Business Development. He/she will also be responsible with recommending and managing the guarantee issuance process.

### 2.0. MAIN RESPONSIBILITIES

**Main responsibilities of the RM-QAO will be as follows:**

1. To receive Business Plans/appraisal reports recommended for approval by the Department of Business Development.
2. To check if the received application complies with all the requirements of credit guarantee policy and manual such as clients and businesses meeting eligibility criteria, adequacy of documents submitted and analyzed, exposure limits, etc,
3. To carry out a detailed SWOT analysis of borrower and business based on information provided in the business plan or credit appraisal report.
4. To assess the adequacy and practicability of proposed risk mitigation measures for each risk that has been assessed in the business plan credit appraisal (i.e. collaterals, Management risk, Character of the borrower, Industry in which the business operates, the business cycle, Market characteristics and competition, Environmental and Social Risks assessment, Financial assessments and Projections, Relationship Management, etc.).
5. To ensure that at all times credit guaranteed loans are timely and prudently recommended to approving authority for decision.
6. To update the approved Business Plans/Appraisal reports in the System.
7. To receive, through the Department of Business Development, application for guarantee from banks supported by all required documents.

8. Preparation of internal memos, supported by the approval that allowed submission of the business plan to the bank, to request approval to issue the credit guarantee certificate (CGC).
9. Updating in the PASS Navision system all credit guarantees that have been issued.
10. Prepare Report to Government, Donors and other stakeholders as may be required from time to time

### 3.0. EDUCATION, EXPERIENCE, KNOWLEDGE AND SKILLS

#### EDUCATION REQUIREMENTS

At least Bachelors' Degree in Finance, Finance and Banking Agriculture, Accounting, Economics, Business Administration, Agricultural Engineering, Rural Development, or related field from a recognized University.

#### EXPERIENCE, KNOWLEDGE AND SKILLS REQUIRED

1. Analytical with independent position in decision making.
2. At least 3 years proven track record as Credit Analyst with a bank or a credit guarantee fund.
3. Experience and ability to institute proper credit evaluation and effective internal controls.

#### 4.0. KEY COMPETENCIES

##### Technical Competencies:

1. Understanding of moral hazards that can affect the credit guarantee business.
2. Clear and articulate knowledge of risks affecting credit guarantees and lending business.

##### Behavioural Competencies:

1. Possession of excellent communication and listening skills.
2. Should have an analytical and creative mindset to seek, encourage and find non-traditional approaches to handling challenges.
3. Team player with ability to collaborate with business units well but without compromising the independence.
4. Possession of excellent communication and listening skills.

### 3.0 JOB DETAILS

#### Position Details

**Job Title:** Administrative Secretary/ Office Administrator - 1

**Reporting to:** Zonal Manager

**Location :** Kigoma

#### Responsibilities:

#### Administrative Secretary/ Office Administrator will have the following tasks and responsibilities

- Responsible for upkeep of office premises and equipment
- Shall assist in coordinating meetings and appointment schedules for the Zone.
- Shall be responsible for the incoming and outgoing mail.
- Responsible in providing first information to PASS clients/ customer whenever visiting the office and ensure all customers records are well updated in PASS database.
- To ensure petty cash is properly managed, recorded, analyzed and allocated to the correct cost centers. Petty cash payment should be properly authorized and replenishment done regularly. Petty cash should balance daily.
- Perform general office administrative functions as assigned by Zonal Manager
- Supervise administration staff at Zonal Level
- Ensure security is maintained at all PASS premises at Zonal Level.
- Safe custody, management and disposal of assets and ordinary and controlled stocks.

#### Educational Qualifications

- The candidate must have experience in Secretarial, holder of a Diploma in Secretary, Business Administration or a duties and Certificate from a recognized Institutions
- Ability to analyses and prepare simple financial report and track records
- Must have enough knowledge on computer experience with the Navision application will be added advantage.
- Should be honesty, disciplined, integrity, and a self-starter with interpersonal skills necessary to work in a multidisciplinary environment.
- Capable of adopting hands on approach at all levels of the organization

## 4.0 JOB DETAILS

**JOB TITLE:** Human Resource and Administration Officer - 1  
**REPORTING TO:** Human Resource and Administration  
Manager Location: Dar es salaam

### Responsibilities:

The Human Resource and Administration Officer will provide assistance in HR Leadership and is responsible for aspects of human capital ensuring the effective and consistent delivery of human resources services in accordance with the labour laws and PASS Policies and procedures.

### Duties and Responsibilities

2. Human resources planning and strategy development to achieve short-term and long-term organizational goals.
2. Manage the recruitment process ensuring competent and qualified individuals are hired and successfully on-boarded
3. Prepare and manage employee contract ensuring prompt renewals/ extensions and terminations in liaison with the Human Resource and Administration Manager
4. Develop and implement overall benefit programmes including pension, health insurance and other benefits entitlements and welfare programmes.
5. Assist with preparation of the payroll by providing relevant data and ensuring all statutory and timely
6. Develop, implement and administer a performance evaluation process ensuring the evaluation methodology is interpreted correctly and applied consistently.
7. Investigate complaints, guide and advise management and employees on employee relations issues such as policy interpretation, progressive discipline, disciplinary action, performance management and conflict resolution and complaint handling.
8. Assess and prioritize learning needs, prepare and monitor the implementation of a learning and development plan to address identified organizational and people priorities and to support the overall leadership and learning strategies
9. Support and manage the annual HR budget and forecast preparation and the year-end compensation processes of salary review
10. Interpret, communicate and support the correct implementation of HR policies, procedures and standards to ensure consistency and fairness
11. Assist to formulate, review, align and implement HR policies, procedures and guidelines.
12. Establish strong, collaborative, working relationship with stakeholders and partner closely with external HR service providers and suppliers
13. Maintain up to date HR database and records
14. Ensure compliance with health and safety laws and guidelines
15. Prepare Report to Government, Donors and other stakeholders as may be required from time to time

### Administration Responsibilities

1. Perform general office administrative functions as assigned by Human Resource and Administration.
2. Supervise administration staff.
3. Recommend, establish and maintain procurement policies, supplier selection procedures and database of suppliers.
4. Coordinate tendering procedure, procurement negotiations, processing and storage of goods and services received.
5. Ensure security is maintained at all PASS premises.
6. Ensure compliance with health and safety laws and guidelines.
7. Safe custody, management and disposal of assets and ordinary and controlled stocks.
8. Coordinate the timely maintenance, servicing and repair of office machines and equipment and provision of water and fumigation services.
9. Supervise the performance of service providers.
10. Ensure insurance policies are current and renewed on time.
11. Oversee the Central Registry and ensure safe custody, maintenance and storage of files, documents and other records.
12. Administer pool vehicles, oversee vehicle repairs and maintenance and fuel purchase.
13. Timely preparation and submission of all required reports
14. Drive and participate in and administration related projects/initiatives and make suggestions for improvement.

### Requirements

1. Bachelor's Degree in Human Resources Management, Business administration, or related field of study
2. At least 3 years' experience in Human Resources Management and Administration
3. Ability to build and maintain effective relationship and influence and persuade others
4. Capable of adopting hands-on approach at all levels of the organization

## HOW TO APPLY

PASS Trust is an equal opportunity employer and the position is open to all. Qualified candidates should submit direct through <https://pass.or.tz/vacancies> and click the **APPLY NOW** button to upload and submit the application. Unfortunately, due to the large volume of applications we receive, we will not be able to respond to each individual candidate, only shortlisted will be contacted.

As PASS Trust commitment to Inclusive Green Growth (IGG) strategy and paperless office, we will only accept electronic applications and not physical applications. Deadline for receiving applications from interested candidates is **6th November, 2020 noon**