

JOB VACANCY: BUSINESS DEVELOPMENT OFFICER II

(Smallholder Credit Guarantee Scheme – SCGS)

Employer: Tanzania Agricultural Development Bank Limited (TADB)

Position: Business Development Officer II – Credit Guarantee

Number of Positions: 1

Duty Station: Dar es Salaam

Job Purpose

The Business Development Officer II (Credit Guarantee) will be responsible for managing and implementing TADB's **Smallholder Farmers Credit Guarantee Scheme (SCGS)**. The role focuses on improving access to finance for agricultural value chain actors including **smallholder farmers, rural entrepreneurs, MSMEs, and agribusinesses**. The officer will assess credit guarantee applications, analyze credit risks, liaise with Partner Financial Institutions (PFIs), manage the credit guarantee portfolio, and ensure compliance with internal policies and banking prudential guidelines.

Duties and Responsibilities

1. Credit Analysis & Due Diligence

- Review and evaluate credit guarantee applications submitted by PFIs
- Conduct credit risk analysis including business viability, market risk, cash flows, collateral gaps, and repayment capacity
- Ensure applications comply with eligibility criteria, policies, and guidelines
- Recommend approval or decline decisions with strong justification

2. Innovation, Product Development & Market Engagement

- Support design, improvement, and rollout of credit guarantee products
- Participate in review of policies, procedures, and operational manuals
- Identify agricultural financing gaps and opportunities for tailored guarantee products
- Conduct market research to identify emerging trends and innovations
- Design and support agricultural projects aimed at financial inclusion and **Climate Smart Agriculture (CSA)**
- Identify and onboard PFIs and eligible agri-clients

- Participate in stakeholder engagements, workshops, and financial sector events

3. Credit Guarantee Portfolio Management

- Serve as focal point between TADB and Partner Financial Institutions
- Design and deliver technical assistance and capacity-building programs to PFIs
- Support PFIs in developing guarantee-backed agricultural lending products
- Maintain strong relationships with internal departments and external stakeholders
- Perform any other duties assigned by the Supervisor

4. Claims Management

- Review, validate, and process credit guarantee claims submitted by PFIs
- Ensure claims comply with contractual terms and guidelines before payout
- Engage PFIs on defaulted clients and propose turnaround strategies

5. Reporting & Compliance

- Prepare periodic credit guarantee scheme reports
- Ensure compliance with internal policies, guidelines, and regulatory standards
- Maintain accurate records and documentation

Qualifications and Experience

Minimum Qualifications

- Bachelor's Degree in **Economics, Business Administration, Agricultural Economics, Finance, Accounting, Banking and Finance**, or related field from a recognized institution

Experience

- At least **2 years' experience** in:
 - Agricultural and agribusiness finance
 - Credit analysis and risk management
 - Banking or financial sector programs

Added Advantage

- Experience working with **credit guarantee schemes or risk-sharing facilities**
- Master's Degree or professional certifications such as **CPA, CFA, ACCA, or Credit Management**

Knowledge and Skills

- Strong understanding of credit guarantee and risk-sharing operations
- In-depth knowledge of Tanzania's agricultural sector
- Strong knowledge of agricultural lending products
- Advanced credit appraisal and financial analysis skills
- Excellent understanding of risk management principles
- Strong analytical, reporting, and presentation skills
- Excellent communication and stakeholder management skills
- Self-motivated, innovative, and detail-oriented

Mode of Application


Applicants should submit their applications **online or by email**:


Email: careers@tadb.co.tz

Application Must Include

1. Application letter explaining suitability for the position
2. Updated Curriculum Vitae (CV)
3. Full contact details (physical address, phone number, and email)
4. Certified copies of relevant academic certificates
5. Names and contacts of **three (3) referees**

Closing Date

 **Wednesday, 31st December 2025**

 **Not later than 4:00 PM**

Applicants who do not receive feedback within **four (4) weeks** after the closing date should consider their application unsuccessful.

Equal Opportunity Statement

Tanzania Agricultural Development Bank Limited is an **equal opportunity employer**. Women and qualified persons with disabilities are strongly encouraged to apply.