

## **Anukulan X /BRACED Project**

Terms of Reference

For

**Title of Job:** District Micro Finance Officer  
**Duty Station:** Respective Project District LNGOs Office  
**Duration of Contract:** One year  
**Responsible to:** Regional Team Leader/Regional Micro finance Specialist  
**Reports to: Regional:** Micro- Finance Specialist  
**Working Relationship:** Interested clients, private sector partners and financial institutions

### **Duties and Responsibilities**

*The duties and responsibilities of the incumbent include, but are not limited to, the following:*

#### **Activities Related to Initiate and Manage Microfinance**

- support PC (Programme coordinator) DC (District Project Coordinator) and other Anukulan X staff to create the enabling environment for effective delivery of the micro finance components in the district.
- take a lead role to facilitate and coordinate in the micro- credit (Climate Smart Agriculture) finance / loan demand creation / forecast process in coordination with and support of project field staffs and private sector partners i.e. CFI's/ agro- vets, MPC members, CBF's etc.
- take a lead role to coordinate with the private sector partners and financial intuitions to establish business linkages, facilitate timely business counseling and correspondent/ communication services to either party as required.
- identify no. of interested clients, i.e. direct or indirect / value chain HH's, private sector partners interested in a individual or a group loans, set no. of loan targets, and provide timely business advisory and counseling services on micro loans with support of the project staffs
- review, revise, and upgrade business plans of the beneficiaries for credit/loans and provide technical assistance and advisory services to access finance from microfinance institutions and banks.
- conduct awareness creation and mobilization meetings with the beneficiaries in the targeted areas on the urgency and necessity to enroll in micro - finance intervention of the project with support of the field staffs.
- plan for the quarterly targets, timely monitor and evaluate targets vs. achievements and submit reports on quarterly basis.
- play an overall role of a facilitator and coordinator to establish business linkages, develop mutual understating and agreement between either parties, interested to enroll in access to micro - finance intervention of the project.
- prepare revolving fund modality for effective mobilization for developing MUS.

### **Qualifications and Experience**

- Bachelor's degree in Finance/Economics/Business Administration i.e. BBA, BBS, B.com or equivalent degree from a recognized institution.

- At least 2 to 3 years of relevant working experience in the financial sector, NGO or INGO. Preferably with hands on experience working with the agricultural sector NGO's / INGO's projects in the accesses to microfinance / micro - finance
- Ability to work independently, multi-task, deal with conflicting priorities and deliver high quality work on schedule.
- Strong interpersonal skills and proven ability to build networks and establish business linkages
- Ability to communicate ideas clearly and confidently, articulate issues and recommend practical solutions.
- Committed to stay in the program area at least for 8 months
- Adequate knowledge and skill in Computer Software such as MS Word, EXCEL, Power point;
- Basic knowledge on MFI/ cooperative software desirable
- Good verbal and written communication in English and Nepali