

## **Anukulan X/BRACED Project Terms of Reference (ToR)**

**Position:** Regional Micro-Finance Specialist

**Responsible to:** Regional Team Leader / Enterprise Development & Micro- Finance Expert

**Duty Station/Location:** Regional office, Dhangadi

**Contract Duration:** One Year with possibility of extension

**Report to:** Regional Team Leader / Enterprise Development & Micro- Finance Expert

### **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**

- take a lead role, and implement the microfinance objective of the Project by addressing all key aspects (scope of work, terms, deliverables, etc.), monitoring results, benchmarking against best practice, and consulting with the relevant stakeholders.
- provide financial literacy, financial inclusion, Microfinance Management Training of Trainers (ToT) and other microfinance related trainings to the MPC/CC members, CBFs, lead farmers project staffs as well as Financial Services Provider-FSPs (Banks, MFI and Cooperatives)
- coordinate, facilitate and effectively mobilize field staffs and field activities to achieve targets, arrange trainings programs and provide business advisory support services to project partners / beneficiaries on micro financing in the targeted areas.
- pro-actively and effectively develop and nurture working relationship with Financial Services Providers-FSPs
- provide technical assistance to the field staffs, private sector partners and the beneficiaries in business and financial management and linkage to financial institutions for access to finance.
- document progress, resolve issues, and initiate improvements when needed. Prepare reports on activities, outputs and outcomes for the project/ donor.
- conduct preliminary due-diligence on interested farmers / clients, conduct site visits, to assess project feasibility and advice businesses on any revisions and upgrades needed to make the business plans more attractive to the FSPs.
- identify key lessons learned to be shared with donor and develop other internal knowledge management documents in Microfinance.
- travel to projects working districts as necessary to support project's micro- finance intervention, design, development, and implementation.
- develop innovative products and services, business plans of FSPs as well as design microfinance operation guidelines, with required forms and record keeping formats and procedures/policies to implement accesses to micro - finance services in projects working areas.
- support and develop the appropriate financial management software and provide trainings to MPC/CC, MFI's and cooperatives staffs to easily operate financial transactions on the computer.
- ensure that the MPC/CC or Cooperative is fully capable of implementing microfinance activities after formal handover i.e. after projects inception.

- liaise with the other organization related with Financial Services/Microfinance (government, private, civic) as appropriate.
- communicate expectations, promote accountability, and provide constructive feedback to partners on the implementation of program activities.
- support the Enterprise development & Micro- Finance Expert to develop, test and roll out capacity building measures on financial services for program teams, including support visits, training workshops and designing/disseminating tools and resources.
- Over all, play a role of a facilitator, coordinator to establish business linkages, develop mutual understating and agreement between parties interested to enroll in access to micro - finance intervention of the project and provide extensive training and capacity development technical back stopping's to project field staffs and loan beneficiaries though out project as needed.

### **Qualifications and Experience**

- Master's degree in Finance/Economics/Business Administration i.e. MBA, MBS, M. com. or equivalent degree from a recognized institution.
- At least 3 to 5 years of relevant working experience in the financial services sector, NGO or INGO. Preferably with hands on experience working with the agricultural sector NGO's / INGO's projects in the accesses to microfinance
- 3-5 years of technical and management experience, including interaction with and development of diverse staff, project design, and assessment, implementation and evaluation of an entire program, especially in microfinance sector.
- Proven experience in managing a project, preferably donor-funded, including project design, implementation and completion.
- Good understanding/familiarity of the program area and have good understanding of the political, social and cultural issues of the area
- Excellent networking, leadership and interpersonal skills
- Ability to lead formulation, implementation, monitoring and evaluation of microfinance component.
- 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 business linkages
- Ability to communicate ideas clearly and confidently, articulate issues and recommend practical solutions.
- Strong oral and written English skills.
- Strong Microsoft Word, PowerPoint and Excel skills.