



UGAFODE Microfinance Limited (MDI)

HR/STAFF/VAC – 09/01/26/1

CAREER OPPORTUNITY: CREDIT ANALYST - AGRICULTURAL LENDING

Responsible for analyzing credit data and financial information of credit/loan proposals/applications submitted to Head Office by the various branches and making recommendations to the relevant approval committee(s) in line with UGAFODE (MDI) credit policy, processes and procedures.

KEY ACCOUNTABILITIES:

1. Ensuring good Agricultural loan Portfolio Quality: Ensure good agricultural loan portfolio quality for the institution
2. Agricultural Loan Applications Analysis: Analyze and evaluate clients' Agricultural loan applications and financial statements in order to determine credit worthiness and the degree of risk involved in lending money for applications refereed by Branches (i.e. All loans that are 10M and above) in compliance with UGAFODE credit policies and procedures and ensuring timely and quality lending decisions are made.
3. Support with Capacity building: Takes full responsibility for guiding branch credit officers, branch managers and Regional Managers charged with fulfilling credit functions of the institution with Agricultural finance training, analysis and support in guaranteeing a good Agricultural loan portfolio process for UGAFODE (MDI) Ltd.
4. Agricultural Credit Guarantee Schemes Management: Managing Agricultural guarantee schemes implemented in partnership with Development Organizations through relationship management with partners, booking loans in the Credit Guarantee Schemes platforms and reporting to both internal and external stakeholders
5. Reporting: Prepare monthly reports on Agricultural loan portfolio performance analysis for growth trends covering outstanding number of loans, value of the loans, disbursements both numbers and volume, portfolio quality in respect to PAR, loan loss provisions and Write-offs all disaggregated by Global, Region, branch, Credit Officer, sector designation and product,
6. Support with debt recovery efforts: Liaises with Regional Managers, Branch Managers and Credit Officers to ensure recovery of written-off loans and minimizing loan loss provisions in the assigned region/branches.
7. Agricultural loan portfolio growth: Driving loan portfolio growth in the region/branches under attachment

CANDIDATE PROFILE

- Minimum of a Bachelor's Degree in Agricultural, Economics or related field
- Three years' experience as a Credit Analyst specializing in Agriculture
- Strong knowledge of Microsoft Office suite
- Able to research and evaluate data to make informed decisions and solve problems
- Strong mathematical and analytical skills.
- Sense of discretion and willingness to maintain strict confidentiality of pertinent and sensitive information

HOW TO APPLY:

If you believe you meet the requirements as stated, submit an application letter together with an up-to-date CV to our email: recruitment@ugafode.co.ug Save the Documents as **Your Full Name** & indicate the job title you are applying for in the Email Subject Line. Your applications should be addressed to the Head of Human Resources and the closing date for receiving all applications is **25th January 2026**.

Note: Ladies are encouraged to apply