



MOJAZ SUPPORT PROGRAM

SITUATIONS VACANT

MOJAZ Support Program (MSP) is a specialized Microfinance Institution (MFI). We been issued the Non-Banking Finance Company License by the Securities and Exchange Commission of Pakistan. MOJAZ Support Program has its Head office in district Narowal with a network of its branches in central and southern Punjab. MOJAZ Support Program envisions sustainable economic development by creating opportunities for people to escape out of poverty and improve their lives. MOJAZ Support Program seeking applications from committed and energetic individuals for the following positions. Preference will be given to the local applicants.

Programme Manager Sector Development & Compliance: Positions-01

Location: Narowal

Reports to: Chief Executive Officer

Job Responsibilities:

- To prepare business strategies for asset products based on research and analysis of growth trends
- Planning and Development of new Products, their testing, marketing, training and launching
- To identify target segments, selling strategies, and market positioning
- To liaison with microcredit field team to get feedback from the market to develop/improve product specifications and monitor post launch progress of lending product
- To provide support, direction, credit Information, and loan policies and procedures to ensure the overall quality of the Organization's lending portfolio
- To enable business to maintain portfolio quality through data analysis and both internal and external feedback
- Providing information requested by regulatory and rating agencies
- Preparation and interpretation of all credit risk reports (unit's monthly and quarterly reports, credit exposures, performing and default loans etc.

- Define credit approval framework for SME lending and recommend credit approval limits in line with Organization's policy
- Perform direct supervisory duties of department staff, and coordinates with other departments for smooth functioning of organizational operations
- Facilitate the implementation of risk management and control practices within the organization
- Lead market studies, products/services design, tests and roll-out, while providing the relevant capacity(provision of policies, procedures, guidelines, training, coaching)
- Preparing proposals for grants and coordination with donors
- Defining the targeted products terms, conditions, procedures and required systems
- Develop & improve product manuals / product programs/SOPs
- Review Management Information System (MIS) and ensure timely updating of all data for reports extraction and analysis
- Any additional task assigned by the management

Key Qualification:

- Holder of Master's Degree in business administration or equivalent to the relevant field;
- Minimum of 08 years working experience;
- Team spirit and leadership qualities;
- Willingness to learn and adjust with the technological expansions;
- Well organized, diligent and proactive;
- Able to work with people at all levels across the programme /project hierarchy;
- Strong communication and interpersonal skills, that is the ability to effectively present ideas, both verbally and visually;

Programme Officer Quality Assurance & Compliance: Positions-01

Location: Narowal

Reports to: Programme Manager Sector Development & Compliance

Job Responsibilities:

- Ensure adherence to compliance policies and procedures under supervision of Line Manager.
- To recommend appropriate disciplinary / other actions to the management as an output of compliance / tracking activity.
- To prepare and submit a periodic report to the manager on status of follow-up activities.
- To ensure that all instruction circulars issued by head office are properly & timely communicated to all relevant staff.
- To ensure that all applicable laws & regulations are properly and timely communicated to all relevant staff.
- Ensuring that MOJAZ applies all national laws related to ethical standards for offering financial services to clients
- Identifying additional steps or policies necessary to bring the MOJAZ into compliance with any requirements set forth in its funding agreements and reporting on those policies, both internally and externally.
- Review of the internal control system with regard to SECP.
- Review of loan write-offs Death cases and incentive verification.
- Conduct branch reviews for tracking rectification of previous findings and evaluate current level of compliance. Frequency needs to be decided by MB.
- Review of information systems assuring immediate provision of authentic and complete information about organizational activities.

Key Qualification:

- Holder of Minimum Bachelor Degree in business administration or equivalent to the relevant field;
- Minimum of 03 years working experience minimum 01 year at officer level;
- Team spirit and leadership qualities;
- Willingness to learn and adjust with the technological expansions;
- Well organized, diligent and proactive;

Programme Officer Human Resource: Position 01

Location: Narowal

Reports to: Programme Manager Human Resource

Job Responsibilities:

- Recruiting, training and developing staff;
- Making sure that staff get paid correctly and on time;
- Developing job descriptions and advertisements;
- Looking after the health, safety and welfare of all employees;
- Organising staff training sessions and activities;
- Monitoring staff performance and attendance;
- Preparation of files and record keeping;
- Know how to HR information systems at entry level;
- On hand experience of HR attendance system;
- Advising line managers and other employees on employment law and the employer's own employment policies and procedures;
- Ensuring candidates have the right to work at the organisation;
- Negotiating salaries, contracts, working conditions or redundancy packages with staff and representatives;

Key Qualification:

- The candidate must be holding master's degree in human resources management or business administration;
- The candidate must have two (02) years' experience of Human Resource, personnel and Administrative management;
- Computer skilled, with advanced knowledge and experience in Microsoft Office, Excel, and Power Point and Human Resource Information Systems software;
- Excellent active listening, negotiation and presentation skills;
- Age limit Between 22-30 Years;

Branch Manager: Position 02

Location: Narowal, Muzaffargarh

Reports to: Programme Manager Human Resource

Job Responsibilities:

- Identify the areas suitable for microfinance operation and assign them to Loan Officers for program implementation;
- Ensure that each Loan Officer has monthly action plan for group formation, disbursement of loan and target achievement;
- Ensure that microfinance operation is undertaken in cost and time effective manner;
- Provide support and guidance to both Loan Officers and group/members as and when required;
- Prepare village profile of the working villages;
- Make sure that the loan applications and other documents are filled correctly and accurately;
- Conduct social and technical appraisal of the loan applicants;
- Deal with delinquent loans, making full loan recovery;
- Provide timely information to the Manager Micro-Finance/ management regarding programme indicators for effective monitoring;

Key Qualification:

- The candidate must be holding bachelor's degree from a reputed institution;
- Three years of experience in microfinance operations at least one year experience in supervision;
- Computer skills (MS word & MS Excel);
- Good interpersonal communication skills;
- Hardworking, learning aptitude and honest;
- Age limit Between 25-35 Years;

Interested Candidates may send their resume with a covering letter at jobs@mojaz.org

Mention name of the position in subject

Last date for applying is February 10, 2018.

Only short listed candidates will be called for an interview

TA/DA is not admissible

MOJAZ Support Program is an equal opportunity employer