

Simple. Fast. Affordable.

VACANCY ANNOUNCEMENT

Serving over 20,000 clients in 12 districts of the Mid-Western and Central region(s) of Uganda, ENCOT Microfinance Limited (ENCOT) is a social impact, fast growing and innovative MFI operating a network of SIX Branches in Hoima, Masindi, Kigumba, Kagadi, Nakasongola, Kawempe, Luweero, Bweyale, Katikara and Karuguuza. ENCOT's mission is to provide inclusive financial services to micro and small enterprise communities in Uganda.

1. CREDIT OFFICERS

The role of this position is to provide direct sales of loans/credit services offered by ENCOT to customers and ensure loan 100% recovery of assigned loans portfolio (both current and past-due) in a manner that ensures maximum return while ensuring application of best practice and customer satisfaction in accordance with ENCOT's strategic objectives and credit policies.

Key Duties and Responsibilities:

- Client mobilization and training.
- Loans processing.
- Loan recoveries.
- Customer care.
- Loans utilization follow-up.
- Delinquency management.
- Reporting as required.
- Contribution to general organization development as a key member of staff.
- Any other duties that can be competently and professionally performed.

Education and Experience:

- A diploma in Social Work, Education and Business Studies or any other related field.
- No prior experience required.
- MUST be able to ride a motorcycle
- 27 years and below.

Core capabilities:

- High level of honesty, integrity and accountability.
- Ability to achieve results while working independently with little supervision.
- Ability to communicate effectively (Written, Verbal and Gesture).
- Thinking deeply, clearly and independently.
- Ability to learn, unlearn and re-learn while practicing change and innovation.
- Ability to work in teams and build collaborative relationships.
- Ability to frequently travel to the field as required.
- Ability to work and live with rural communities especially the poor.
- Ability to communicate fluently in English and some local languages.

Qualified and interested candidates should submit their applications in PDF format (Cover letter and CV only) by email to hr@encot.org or hand deliver to any of the branches by **5:00 pm, Friday 5th December, 2025**

The Head of Human Resources

ENCOT Microfinance Ltd

Plot 88 Port Road, Masindi

P.O. BOX 389, Masindi-Uganda

Any documents submitted to ENCOT for application purposes shall not be recalled.

Please note that only shortlisted candidates will be contacted.