



Financing a Better Future

Yako Bank (U) Limited was incorporated in the Republic of Uganda in 2010 and licensed as a Credit Institution by the Bank of Uganda in 2020. In September 2015, Yako got its license to operate as a deposit-taking institution and started operations under Yako Microfinance (U) Limited. It upgraded to a Credit Institution in 2020 and was licensed to operate as Yako Bank (U) Limited. Different shareholders own Yako Bank which has been licensed by the Bank of Uganda to provide savings and lending products to different clients.

To meet the needs of its growing customer base, the Bank is seeking to recruit a dynamic, self-motivated, result-oriented professional to fill the following position;

Credit Analyst.

This position reports directly to Head Credit and it will be based at the Head office.

Role of the Job.

The Credit Analyst is a member of the Credit Department and is responsible for credit underwriting and credit administration. She/he is responsible for accurate analysis of loan proposal and credit authorization or recommendation, in compliance with Yako Bank's policies and procedures.

Key Result Areas.

- Reviewing, validating, and polishing of loan proposals in consultation with the branch team, as assigned by the Head Credit.
- Presenting loan proposals to the Head of Credit, ensuring that they are appropriately assessed and compliant with Yako Bank's policies and procedures.
- Ensuring that the loan decisions and recommendations are appropriate regarding loan amount, structuring, eligibility criteria with respect to Yako Bank's exclusion list, completeness and accuracy of personal business, security, and financial information.
- Doing pre-approval check listing of the loan proposals to confirm completeness and compliance to regulations, policies, and procedures while recommending suitable covenants to mitigate identified risk.
- Evaluating clients' credit data, financial statements, and savings records in order to determine the degree of risk involved in lending money to them, and advise on the most suitable structures for their needs.

- Evaluating the financial status of prospective borrowers by preparing and providing appropriate comments as to the significance of the outcomes of financial analysis and ratios, using standard financial templates available.
- Preparing detailed write-ups for loan proposals to the Management Credit Committee or the Board Credit Committee depending on the approval limit.
- Create Credit mirror files for all facilities in an accurate orderly manner with the relevant documents.
- Undertaking risk analysis and exercising proper judgment in the face of the assessed risk, conducting Credit rating, and profiling, before recommending loan proposals, and always ensuring to safeguard Yako Bank from credit risk.
- Responsible for quality of credit underwriting, identify the risk management requirements and possible countermeasures.
- Identifying areas of weakness, highlighting cases of compromise in proposals received from branches, and recommending training and/or corrective action.
- Ensuring fast Turn-Around Time (TAT) for loan decisions logged to the Credit Department, and along the whole loan process continuum, end-to-end for the branches. And prepare pipeline updates/ reports with weekly TAT trends for remedial action.

Required Competencies.

- The ideal applicant must hold a Bachelor's Degree in Commerce, Accounting, and Business Administration, Statistics, or any other business-related course.
- At least two years of work experience as a Credit Supervisor within the Banking or Microfinance Industry.
- Excellent at Employee Engagement.
- Result Orientated.
- Good at collaboration.
- Excellent communication and presentation skills.
- High level of numeracy, analytical, and statistical skills.
- Strong organizational skills and ability to work on own initiative
- Good multitasking capabilities and being a team player.
- Ability to work under pressure and adhere to strict deadlines.
- Good interpersonal skills.
- Good business acumen, knowledge of the market, and ability to align work with strategic goals.
- Must have Integrity, and the ability to inspire the trust of others.

Applications:

Suitably qualified candidates should address their application to the Human Resource & Administration Manager, Yako Bank, Forest Mall Lugogo, Kampala, Uganda, and email it to hr@yakobank.com as well as photocopies of academic testimonials, and a CV. The CV should include telephone contacts and email addresses of three referees, one of who should be the most recent employer.

The closing date for submission of the applications is **24th January 2025**. *Only shortlisted candidates will be contacted.*

Please note that in line with the bank's procedures, no job offers are made online.