



Job Description – Country Manager Tanzania-Medical Credit Fund Africa

Title: Country Manager – Tanzania

Reports to: East Africa Director (based in Nairobi/Amsterdam)

Location: Dar es Salaam, Tanzania

Job Purpose

The Country Manager is responsible for overseeing the Medical Credit Fund (MCF) operations in Tanzania, with a strong focus on scaling the **Afya Mkopo** digital loan product and ensuring seamless execution of all credit activities in the country. The role provides leadership and oversight to the Digital Loan Manager and Credit Administration team, while ensuring strong governance, arrears management, compliance with regulatory and financial reporting requirements, and alignment with MCF's group strategy.

The Country Manager works closely with the East Africa Director and the Group Management Team in Amsterdam to ensure growth, innovation, and operational excellence in Tanzania.

Key Responsibilities

1. Strategic & Business Development

- Drive growth of MCF's lending portfolio in Tanzania, with emphasis on **Afya Mkopo** and digital loan solutions.
- Identify, assess, and onboard eligible healthcare facilities, ensuring alignment with MCF's credit criteria.
- Establish and maintain partnerships with banks, mobile network operators, fintechs, and health sector stakeholders to expand MCF Loan products reach.
- Explore new commercial opportunities and partnerships that strengthen MCF's impact and sustainability.
- Represent MCF in Tanzania and engage with external stakeholders including regulators, donors, and partners.

2. Digital Lending & Product Management

- Oversee day-to-day operations of **Afya Mkopo** and other loan products.
- Support implementation of digital loan strategies in close collaboration with the Group Head of Digital Products and technical partners.
- Ensure effective integration of mobile technology and local solutions to improve reach and cost efficiency.

- Monitor market trends and provide insights on opportunities to expand MCF's products offering.

3. Credit Administration & Arrears Management

- Supervise Credit Administration and Debt Recovery functions, ensuring effective loan processing, documentation, and compliance.
- Oversee portfolio monitoring, repayment tracking, and arrears management, including follow-up on overdue accounts and coordination with collection agents.
- Ensure accurate reporting of Portfolio at Risk (PAR), loan performance, and compliance with CRB requirements.
- Promote portfolio quality through proactive engagement with borrowers and timely intervention on delinquent accounts.

4. Governance, Compliance & Reporting

- Ensure compliance with Tanzanian financial sector regulations, tax obligations, and consumer protection laws.
- Lead timely preparation and submission of financial and operational reports to Group HQ and local authorities.
- Manage audits, risk assessments, and internal controls to ensure operational efficiency and integrity.
- Uphold MCF's standards of transparency, accountability, and client protection.

5. Team Leadership & Capacity Building

- Provide leadership to the Tanzania team, directly managing the Digital Loan Manager and Credit Administrator.
- Set clear performance objectives, mentor staff, and support career development.
- Foster a results-driven, collaborative, and innovative team culture.
- Ensure adequate resources, training, and tools are in place for efficient delivery of digital lending operations.

Qualifications & Experience

- Bachelors' degree in Business Administration, Finance, Banking, Economics, or related field (MBA preferred).
- Minimum 7–10 years of experience in financial services, digital lending, or SME banking, with at least 3 years in a leadership role.
- Proven track record in **digital financial services, SME credit, or fintech/telecom-driven products.**
- Strong understanding of credit administration, arrears management, and compliance frameworks.

- Experience in stakeholder engagement and partnership management across financial, telecom, and healthcare sectors.
 - Excellent financial, analytical, and communication skills.
 - Proficiency in MS Office, loan management systems, and digital platforms.
 - Fluency in English and Swahili.
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Competencies

- Strategic and entrepreneurial mindset with ability to grow digital products in frontier markets.
 - Strong leadership and people management skills.
 - Excellent negotiation, influencing, and partnership-building ability.
 - Commitment to financial inclusion and healthcare quality improvement.
 - Strong ethical standards and personal integrity.
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What We Offer

- A dynamic role at the intersection of finance, health, and technology.
 - Opportunity to scale an innovative digital lending product in Tanzania.
 - Exposure to international best practices, working closely with colleagues across Africa and the Amsterdam HQ.
 - Competitive compensation package commensurate with experience.
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How To Apply

Suitable candidates are motivated to apply by sending us your resume and cover letter in English to recruitment@pharmaccess.or.tz

Deadline for application is 30th September 2025, at 01:00 pm