

LIGE Microfinance Company Limited

About LIGE Microfinance.

LIGE Microfinance Company Limited is a fast-growing, youth-led microfinance institution committed to empowering young entrepreneurs and small businesses across Tanzania, with a strong focus on rural and semi-urban communities.

We exist to unlock potential, build financial discipline, and create practical opportunities for young people to grow economically and socially. At LIGE, we believe that access to finance is not just about money, but about confidence, dignity, and the power to build a better future.

Our approach combines responsible lending, strong client relationships, and community-centered solutions to ensure sustainable impact and long-term growth. We are not just giving loans – **we are building futures and shaping the next generation of entrepreneurs.**

Our Purpose.

To build a trusted, youth-driven microfinance institution that empowers young people and small businesses to grow, create jobs, and transform their communities.

We believe that when young people are supported with the right mindset, discipline, and opportunities, they can change their lives and the future of their communities.

What We Stand For.

- **Discipline & Accountability** – We believe in responsible financial behavior, strong systems, and personal ownership.
- **Integrity & Trust** – We do business with honesty, transparency, and respect.
- **Growth & Learning** – We continuously invest in learning, innovation, and personal development.
- **Youth Empowerment** – We exist to uplift young people and create real opportunities for their growth.
- **Community Impact** – We work with communities, not just in communities.

Our Operating Culture.

- **At LIGE**, we are builders, problem-solvers and self-starters. We value initiative over excuses, solutions over complaints, and results over appearances.
- We work in dynamic, fast-paced and sometimes challenging environments, especially in rural settings. This requires resilience, adaptability, humility and a strong sense of responsibility.
- We are looking for people who are not just searching for a job, but who are ready to grow, lead and build something meaningful.

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Job Title: General Manager – Finance, Operations & Administration

Duty Station: Morogoro (Mvomero & Morogoro Municipal)

Reports to: Directors

Role Purpose.

The General Manager – Finance, Operations & Administration will be the engine of the company's daily operations. This role is responsible for translating the Directors' vision into action by overseeing staff, finances, systems, compliance, loan performance, and overall operational excellence.

Key Responsibilities.

1. Staff Leadership, Mentorship & Performance Development

Lead, supervise, mentor and empower Loan Officers and Office Managers to achieve high performance, while setting clear targets and fostering a disciplined, results-driven and accountable team culture.

1. Loan Portfolio Growth, Recovery & Credit Discipline

Closely monitor loan portfolio performance, coordinate timely issuance of notices to defaulters, oversee all legal recovery processes, and ensure effective loan recovery through collateral management while promoting a strong culture of credit discipline and accountability.

2. Finance Leadership, Smart Reporting & Business Intelligence

Provide strategic oversight of daily financial operations, ensure accurate recording of all transactions, prepare insightful monthly financial dashboards, and support budgeting, forecasting and financial planning to drive sustainable business growth.

3. Compliance, Governance & Institutional Strengthening

Ensure full compliance with all statutory and regulatory requirements including Bank of Tanzania (BoT), TRA, BRELA and Local Government Authorities, while strengthening governance systems, record management and institutional credibility.

4. Systems, Digital Innovation & Operational Efficiency

Oversee and continuously improve the company's digital and online financial systems, ensure data accuracy and system adoption by staff, and drive digital innovation to enhance efficiency, transparency and service delivery.

5. Capacity Building, Learning & Performance Development

Lead the onboarding, training and continuous development of staff, strengthen implementation of company policies and procedures, and build a strong learning culture that promotes professionalism, accountability and growth.

6. Operations Excellence & Field Performance Management.

Oversee day-to-day branch operations, provide hands-on support to field teams, monitor service delivery, and ensure high standards of professionalism, efficiency and client experience across all branches.

7. Strategy Execution, Innovation & Business Growth

Work closely with the Directors to design and implement growth strategies, introduce new products and services, explore new markets, and continuously identify innovative ways to expand the LIGE brand and impact.

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8. Stakeholder Engagement & Brand Representation

Build strong relationships with clients, community leaders, partners and other stakeholders, and represent LIGE Microfinance professionally to strengthen trust, brand visibility and community impact.

9. Culture Building, Discipline & Values Leadership

Champion the LIGE values, model discipline, integrity and professionalism, and actively build a strong organizational culture that inspires ownership, accountability and excellence.

Qualifications & Experience.

- Bachelor's degree in finance, Accounting, Business Administration, Economics, Marketing or a related field.
- At least one (1) year of relevant experience in microfinance, banking, SACCOs, NGOs with financial operations or similar institutions.
- Strong understanding of loan management, credit processes, financial reporting and field operations.
- Proven leadership ability with a passion for youth development, mentorship and team growth.
- Experience working in rural or semi-rural Tanzania is a strong added advantage.

Key Competencies & Attributes.

- Highly disciplined and trustworthy
- Self-driven and proactive
- Creative and solution-oriented
- Resilient and able to work under pressure
- Comfortable working in rural settings
- Strong in communication and people management
- Passionate about youth empowerment and financial inclusion
- Age 23–35 years strongly encouraged to apply

How to apply.

If you are passionate about youth empowerment, growth and leadership, we would love to hear from you.

Please answer all **12 application questions** in a separate document and send it together with your CV (combined in one PDF file) to: ligemicrofinance@gmail.com **Deadline:** 20th January 2025, 17:00 EAT.

We encourage early applications as submissions will be reviewed on a rolling basis, and exceptional candidates may be contacted before the closing date.

LIGE Microfinance Company Limited is an equal opportunity employer. Young professionals, women and individuals with a strong passion for community impact are highly encouraged to apply.

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Application Questions.

1. Tell us about yourself in relation to this role. Highlight your experience, mindset and motivation in microfinance, working with young teams, and being self-driven in challenging environments. *(Maximum 150 words)*
2. Why do you want to work with LIGE Microfinance, and what specifically attracts you to a youth-led, growth-focused microfinance institution?
(Maximum 120 words).
3. **Scenario based 1:** *You find that 40% of your loan portfolio in one branch is overdue by more than 60 days. As the General Manager, what practical steps would you take in your first 30 days to stabilize and improve the situation?*
(Maximum 180 words).
4. **Scenario based 2:** *One of your Loan Officers is consistently missing targets, often absent in the field, and affecting team morale. How would you handle this situation while maintaining discipline and motivation in the team?*
(Maximum 150 words)
5. LIGE operates in rural and semi-urban communities. What challenges do you expect to face in such environments, and how would you practically adapt your leadership and operations to succeed there?
(Maximum 120 words)
6. Describe your experience with financial systems, loan management systems or digital tools. How would you ensure staff use systems correctly and data remains accurate and reliable?
(Maximum 120 words)
7. How do you ensure financial discipline, transparency and accountability in an organization? Share a real example from your past experience if possible.
(Maximum 120 words)
8. What new ideas, products or approaches would you introduce to help LIGE grow sustainably, especially among young entrepreneurs and rural clients? *(Maximum 120 words)*
9. What type of organizational culture do you believe builds high performance? How would you personally contribute to building a disciplined, motivated and accountable team at LIGE? *(Maximum 120 words)*
10. This role is demanding and requires high levels of responsibility, pressure and independence. How do you manage stress, pressure and multiple responsibilities while remaining productive? *(Maximum 100 words)*
11. Where do you see yourself in the next 3–5 years, and how does this role at LIGE fit into your long-term career goals? *(Maximum 100 words)*
12. What are your salary expectations for this role? Please be honest and realistic and briefly explain the value you believe you would bring to LIGE Microfinance. *(Maximum 100 words).*