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VACANCY ADVERTISEMENT

Serving over 36,000 clients in 17 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 10 branches of **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.

ENCOT is seeking to recruit dynamic, self-motivated and result oriented professionals to urgently fill the following position:

1. BUSINESS DEVELOPMENT MANAGER - Head Office (Masindi)

The Business Development Manager is responsible for driving sustainable growth and creating long-term value by identifying and capitalizing on strategic opportunities. He/she is responsible for expanding market presence, strengthening relationships, and diversifying products and services for ENCOT Microfinance Ltd. The department promotes innovation and collaboration, ensuring growth initiatives are commercially viable and socially responsible.

Key duties and responsibilities:

The Business Development Manager (BDM) will be responsible for the following:

1. Develop and implement business growth strategies to increase the loan portfolio and revenue.
- 1) Achieve annual sales goals outlined by the Marketing department and consistently grow our customer base to meet the Company's financial objectives within your market.
- 2) Design and execute marketing campaigns to promote products and services.
- 3) Identify and pursue new business opportunities (markets), products, partnerships, and collaborations (both rural and urban).
- 4) Monitor and analyze market trends, customer behavior, and industry developments.
- 5) Lead feasibility studies and market research to guide decision-making.
- 6) Develop and manage marketing budgets and track ROI
- 7) Ensure customer service satisfaction and good client relationships, as well as follow up on sales activity
- 8) Build and maintain relationships with key stakeholders, including customers, partners, and regulators.
- 9) Design, pilot, and roll out innovative financial products and services (loans, digital channels, products, etc.).
- 10) Ensure products meet customer needs while complying with regulatory frameworks.
- 11) Work with IT and Operations to digitize service delivery (mobile money, USSD, Mobile Application).

- 12) Generate and qualify sales leads from multiple sources within the market and prepare sales action plans and strategies to achieve results in multiple retail locations (Brand visibility and awareness metrics (social media, website traffic).
- 13) Lead the institution's marketing and communication strategy to increase visibility.
- 14) Develop campaigns to promote products and enhance customer loyalty.
- 15) Conduct market research, competitor analysis, and recommend strategies for competitive advantage and identify opportunities
- 16) Supervise, coach, and mentor the Business Development officers (sales executives) and the customer service team to ensure smooth running of the business
- 17) Foster a performance-driven culture with clear KPI's and accountability.
- 18) Build staff capacity in business development and customer relationship management
- 19) Report on business growth and marketing performance metrics.
- 20) Drive growth in loan portfolio, savings mobilization, and fee-based income.
- 21) Analyse business performance, prepare progress reports, and present to management/board.
- 22) Work with Finance to develop projections and monitor performance against targets.
- 23) Develop and implement customer acquisition and retention strategies.

Minimum Qualifications & Attributes:

- a) Bachelor's degree in Marketing/Higher Diploma, Business Administration, or related field.
- b) 5+ years of experience in marketing and sales-related roles in the financial institutions segment at a Managerial or supervisory level
- c) Computer proficiency is a must (Proficiency in MS Office and Google Analytics)
- d) Strong analytical, communication, and interpersonal skills.
- e) Experience with digital marketing tools and platforms.
- f) In-depth knowledge of the microfinance sector's operating and regulatory environment
- g) Proven network within the microfinance sector.
- h) Strong credit analysis and business evaluation skills.
- i) Knowledge and training in AML/CFT regulations.
- j) Maintains high standards of professionalism and integrity.
- k) Demonstrates the ability to build and sustain strong relationships.
- l) Strong customer service orientation with effective decision-making and problem-solving skills

Qualified and interested candidates should submit their applications in PDF (Cover letter and CV only) by email to hr@encot.org by **5:00 pm, Wednesday 08th October, 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.