Simple. Fast. Affordable.

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 microfinance services to low-income smallholder farmer communities, most especially women, to allow them curve their own paths out of poverty through creation of own jobs. ENCOT is seeking to recruit dynamic, self-motivated and result oriented professionals to urgently fill the following positions:

1. CREDIT OFFICER (Agro-Economic Specialist)

The role of this position is to assess creditworthiness of farmers, Agribusiness and Agricultural enterprises, Conduct field visits and on-site evaluations, structure loan proposals aligned with seasonal and commodity- based cash flows 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 Result Areas:

a) Agriculture Credit Assessment and Approval
b) Field Appraisal and Due Diligence
c) Agro-Economic Analysis & Market Intelligence
d) Client Relationship & Business Development
e) Loan Structuring & Disbursement Management
f) Monitoring, Recovery &Collections
g) Capacity building and knowledge sharing
h) Contribution to general organization development as a key member of staff.
i) Any other duties that can be competently and professionally performed.

Minimum Qualifications:

- Diploma in Agricultural Economics, Agribusiness, Agricultural Finance and any other related field.

Core Capabilities:

- High level of honesty, integrity and accountability.
- Ability to achieve results while working independently with little supervision.
- Ability to ride a motorcycle and follow all traffic regulations (valid riding permit is a must).
- 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 basic Kiswahili.

Qualified and interested candidates should submit their applications in PDF format (Cover letter and CV only) by email to **hr@encot.org** by **5:00 pm, Wednesday 25th February, 2026**

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.