

Job Title:	Program Organizer, MF
Number of Vacancy:	Not specific
Program/Department:	Micro Enterprise
Job Location:	Chattogram, Chattogram Hill tracts, Rajshahi and Cumilla
Salary:	As per policy
Employment Status:	Full-time

Job Context:

IDF works for the poor and disadvantaged people of remote, difficult, hilly and unserved areas of Bangladesh. IDF focuses on unserved poverty-stricken areas to ensure that every citizen of Bangladesh is provided with financial services and opportunities. IDF designs financial and social products to bring a sustainable development in the life of poor people. The financial products are credit for income-generating activities and short/long term savings. Other products provided by our organization are micro insurance for life, health related programs, income-generating activities, disaster management support, technology transfer, value chains development, solar home system for power, solar mini-grid, etc.

Job Responsibilities:

The duties and responsibilities of the Program Organizer are as follows:

- Analyze and evaluate of loan proposals as per IDF's lending guidelines, policies and regulations with expertise and essential documents with due diligence.
- Following the specific rules in the branch area of organization, communicate with the local public and target group and evaluating credit worthiness of prospective clients
- Provide training of the group members according to CDO and verifying the membership form properly.
- Ensure that collections from the member are deposited at the branch office properly and timely manner.
- Presiding at the meetings of the colleagues in branch and reviewing the loan application received by the loan officers from the center and arrange for drafting loan proposals.
- Recommended proposal sends to the area / zone / head office for approval.
- To arrange the withdrawal of money from the servicing bank for the disbursement of loan and to re-deposit the money to the bank if applicable.
- Ensure validation of entries, collection sheets, vouchers and ledgers along with approved loan proposal at the time of loan disbursement.
- Take necessary steps to collect daily arrears.
- Check the collection sheet information along with the vouchers prepared from the center while depositing money at the office.
- Ensure weekly / monthly basis loan, savings and balance of various funds.

- Prepare weekly, monthly and annual reports of the branch within the stipulated time and send it to the head office within a specified period.
- To take appropriate measures through the implementation, control and monitoring of the budget and plan of the branch.
- Prospective client visits and risk assessment of prospective customers
- Preparation and review of credit appraisal reports and approval of loan facilities
- Timely & effectively follow up & monitoring of loans to avoid overdue.
- To carry out any other relevant tasks assigned by the Authority as and when necessary.

Educational Requirements:

Master's degree from any Government approved university/college/ institution.

Experience Requirements:

Minimum 2 years working experience in the relevant field. Able to show experience of working with National / International NGO and experience of working in the Chittagong Hill Tracts will get preference.

Additional Requirements:

- Age limit for the applicant would be 35 years.
- Excellent communications skills both in Bangla and English.
- Good knowledge in excel and Micro-finance software.
- Ability to work under pressure.
- Excellent networking, communication, negotiation and interpersonal skills.
- Strong Analytical and Report-writing skills.
- Ability to work effectively with people from diverse backgrounds
- Willingness to travel to, and work in, remote areas.

Read Before Apply

Any form of persuasion will disqualify the candidature before or after the final selection. IDF is an equal opportunity employer. IDF will right authority on this requirement process recognize, withdraw and others.

Apply Procedure

Interested professionals are requested to submit their CV and Cover letter with signed, NID, passport size photo image on or before 5:00 PM, 28 February 2021 to HR Department, IDF Head Office, House No: 20, Avenue: 2, Block: D, Mirpur 2, Dhaka – 1216 or email: idfhohrd@gmail.com. The Envelop or Subject must be marked with the title of the post. Only shortlisted candidates will be called for the assessment.

Application Deadline: 28 February 2021