



Pearl Capital Partners

JOB ADVERT

Background:

Smallholder Credit Fund Ltd (hereafter referred to as “SCF” or the “Fund”) is a registered investment vehicle managed by PCP Uganda Ltd and capitalized by the Embassy of the Kingdom of the Netherlands. The primary goal of this Fund is to provide medium-term lines of credit and working capital to Farmer Organisations, including SACCOs, Farmer Cooperatives, Agri-MSMEs and Agri-Fintechs for onward lending to smallholder farmers operating in the livestock and agri-food sub-sectors in Uganda.

Position: Senior Credit Officer

Reports to: Credit Manager

Duty station: Kampala (In Charge of Western Region)

Terms: 2-year contract - renewable

Job Summary:

The overall responsibility of the Senior Credit Officer will be to drive portfolio growth for the Smallholder Credit Fund by evaluating, underwriting, and monitoring credit facilities for Farmer Organizations (SACCOs, Cooperatives, Agri-MSMEs) in line with the investment policy. The senior credit officer will lead the provision of Credit and business development services to the retail institutions and ensure a healthy portfolio quality while supporting sustainable agricultural investments for smallholder farmers. He/she will translate market developments and farmer needs into opportunities to create impact and do business.

Key Duties and Responsibilities:

- Support the investment proposal process through collection of data related to prospective Farmer Organisations (SACCOs and cooperatives), conducting due diligence and comprehensive analysis including risk analysis, financial analysis, and business analysis.
- Supervise and monitor the SACCOs and cooperatives within the portfolio, reviewing their financial position, capacity, and business status, and providing recovery advice (if applicable).
- Design and/or review disbursement requests from the SACCOs and cooperatives for approval by the Credit Manager before disbursements can be done.
- Providing insights upon request or on own initiative regarding quantitative and qualitative developments within the portfolio and/or investment through periodic and ad hoc reports and/or analyses.
- Initiate, develop, and maintain partnerships with a variety of internal departments and external stakeholders, in line with business needs, policies, and external developments.

- Provide technical guidance/assistance to the clients to use sound practices in their organizations.
- Compile periodic performance reports on clients under his/her areas of supervision. These reports shall include both financial and social impact aspects.
- Monitor the credit portfolio regularly to ensure timely repayments and strict compliance with financing covenants.

Qualifications:

- **Education:** Bachelor's degree in Banking, Finance, Agricultural Economics, Business Administration, or a related field. Professional certification in either Credit Management or Risk Management is of an added advantage.
- **Experience:** Minimum of 5 years of working experience in financing agriculture businesses, credit risk and market analysis, with at least 3 years directly managing portfolios for Farmer Cooperatives and SACCOs in Uganda.
- **Technical Skills:** Strong proficiency in financial modelling and analysis, cash flow forecasting and risk analysis. Extensive user skills in Microsoft Excel and computer literacy in general.
- **Knowledge:** Deep understanding of Uganda's agricultural value chains, microfinance regulatory frameworks, and cooperative governance systems.
- **Soft Skills:** Strong analytical thinking, report writing, and interpersonal skills, with the willingness to travel frequently to rural areas.
- **Language:** Fluent in both written and spoken English, local language (Runyankole) is an added advantage

Core Competencies:

- **Agricultural Value Chain Analysis:** Deep understanding of crop and livestock production cycles, seasonal cash flow fluctuations, climate risks, and market dynamics
- **Institutional Risk Assessment:** Specialized ability to evaluate the unique governance and business structures of Farmer Organisations and Agri-MSMEs.
- **Financial Analysis and Credit Underwriting:** Advanced proficiency in analyzing financial statements, computing and interpreting key financial ratios
- **Relationship Management and Stakeholder Engagement:** Skills to build trust and communicate effectively with diverse stakeholders, ranging from Farmer Organisation leaders, technical partners and other stakeholders.
- **Problem Solving & Decision Making:** Ability to analyze complex situations and propose innovative solutions to improve portfolio performance.

Interested candidates should send their CVs to denis.mugalu@pearlcapital.net
mary.nantume@pearlcapital.net copy to christine.nakimera@pearlcapital.net not later than Friday 30th
 October 2026.