JOB DESCRIPTION

CREDIT SUPERVISOR

Job title	Credit Supervisor	**Location**	Kambuga, Kanungu District
Reports to	Nyaka Microfinance Manager	**Contract**	Full time
Program	Nyaka Microfinance	**Travel**	100% Field Travel

About Nyaka Microfinance Limited

Nyaka Microfinance Limited (NMF) is a Tier 4 regulated microfinance institution based in Kambuga, Kanungu District, southwestern Uganda. Rooted in the mission of the Nyaka AIDS Orphans Project, NMF provides affordable credit and financial services to rural communities, including grandmothers, smallholder farmers, women-led households, and rural entrepreneurs who have historically been excluded from formal financial systems. As NMF grows its loan portfolio and prepares for transition to deposit-taking status, it is strengthening its systems, governance and culture to become a sustainable, compliant and trusted financial institution for the communities it serves.

Job Purpose

The Credit Supervisor leads and coordinates NMF's credit function to deliver sustainable portfolio growth, high-quality loan appraisal and disbursement, sound credit administration, proactive portfolio monitoring and timely loan recovery. The postholder provides technical leadership to Credit Officers, supports Credit Committee processes, monitors portfolio performance and ensures that all credit operations comply with NMF policies, delegated authorities and applicable regulatory requirements.

Key Responsibilities

1. Credit administration and Credit Committee management

- Receive, register and track loan applications, ensuring all supporting documentation is complete before appraisal.
- Review loan applications for accuracy, compliance with NMF credit policy and adherence to delegated lending limits.

- Maintain the integrity and independence of credit appraisal, approval and monitoring processes; ensure no loan is recommended, approved or disbursed outside approved policies, authorities and controls.
- Ensure every credit recommendation is supported by a robust assessment of repayment capacity, cash flow, existing indebtedness and ability to service the proposed facility.
- Coordinate client, business, residence and collateral verification, including mandatory LC1 chairperson verification of all security presented.
- Ensure approval conditions, loan agreements and security documentation are completed and signed before disbursement.
- Coordinate Credit Committee meetings, prepare applications for consideration, document decisions and track implementation of approved conditions.
- Maintain secure, accurate and complete loan and collateral files, records and custody arrangements.

2. Portfolio growth, quality and risk management

- Contribute to loan portfolio and disbursement targets for Credit Officers in line with NMF business plans.
- Supervise Credit Officers to achieve portfolio growth, disbursement, repayment and recovery targets while maintaining acceptable credit quality.
- Monitor disbursements, repayments, arrears, portfolio at risk, delinquency and write-offs; identify emerging risks promptly.
- Conduct regular loan-file reviews, spot checks and portfolio analysis to verify compliance with credit policies and controls.
- Monitor lending limits, approval authorities, collateral requirements and loan turnaround time; address process delays affecting client service and portfolio growth.
- Identify portfolio and process weaknesses and recommend corrective actions that reduce credit risk and losses.

3. Loan recovery and collections

- Oversee recovery and collection activities to promote timely repayment and reduce delinquency.
- Ensure Credit Officers maintain effective, documented follow-up and recovery plans for all delinquent accounts.
- Review non-performing and high-risk loans and recommend appropriate recovery or legal escalation, including demand notices, guarantor action and referral to legal counsel.
- Support the recovery of written-off loans and ensure recovery efforts are documented.
- Monitor recovery performance against approved targets and promptly report significant challenges to management.

4. Staff supervision, coaching and performance

- Supervise, guide and support Credit Officers to meet agreed portfolio, disbursement, quality and recovery targets.

- Monitor individual and team performance, provide regular structured feedback and implement performance-support actions.
- Coach Credit Officers in loan appraisal, client management, portfolio monitoring and recovery techniques.
- Identify capacity gaps and recommend appropriate training and development.
- Promote accountability, teamwork, professional conduct and consistent adherence to NMF policies and procedures.

5. Reporting, compliance and internal controls

- Prepare accurate weekly and monthly credit, portfolio and recovery reports for management and relevant Board or committee reporting.
- Analyse portfolio trends, risks, variances, recoveries and write-offs, and recommend corrective actions.
- Ensure compliance with NMF credit policies, delegated authorities and applicable UMRA Tier 4 regulatory requirements.
- Support internal and external audits and ensure credit-related audit findings are resolved promptly.
- Maintain appropriate internal controls, segregation of duties, confidentiality and responsible-lending practices at all times.
- Immediately report suspected fraud, document irregularities, policy breaches or material credit risks to the Branch Manager and AML Compliance Officer in accordance with NMF policy.
- Undertake other duties reasonably assigned by the Branch Manager.

Qualifications and Experience

- Bachelor's degree in Business Administration, Finance, Accounting, Economics, Commerce or a related field from a recognised institution.
- Professional qualification or training in microfinance, banking, credit management or risk management is an added advantage.
- At least five years of relevant experience in microfinance, banking or financial services, including at least three years in a supervisory credit role.
- Demonstrated experience in loan appraisal, credit administration, portfolio management and loan recovery.
- Experience supervising and developing Credit Officers or similar credit teams.
- Experience in credit and portfolio performance reporting and analysis.
- Good knowledge of microfinance operations, credit risk management and relevant Ugandan regulatory requirements, including UMRA Tier 4 regulations.

Competencies and Technical Skills

- Strong credit-risk assessment, loan-appraisal, financial-analysis and portfolio-management skills.
- Ability to analyse portfolio trends, identify risks and translate findings into practical actions.
- Proven team-leadership, coaching and performance-management capability.
- Sound knowledge of loan recovery, collections, escalation procedures and responsible lending.
- Clear reporting and communication skills, with attention to accuracy and timeliness.
- Working knowledge of regulatory compliance, AML requirements and fraud detection.
- Strong problem-solving, decision-making, planning and organisation skills.
- High integrity, accountability, discretion and commitment to confidentiality.
- Ability to work collaboratively with colleagues and clients in rural communities.

Safeguarding and Conduct

NMF is committed to safeguarding children and adults at risk, ethical conduct and respectful engagement with every client and community member. The postholder must comply with NMF and Nyaka safeguarding policies, the code of conduct, data protection and confidentiality requirements, and all responsible-lending and anti-money-laundering procedures. Appointment is subject to satisfactory reference and background checks in line with NMF policy.

How to Apply

To apply, please submit the following to recruitment@nyakaglobal.org

- Your CV and cover letter combined in one PDF
- Copies of your highest academic qualification(s)

Only shortlisted candidates will be contacted.

The application deadline is on December 1 , 2026.