ZAMBIA CREDIT GUARANTEE SCHEME LIMITED

*Empowering Today's MSME's. Growing Zambia!*

**JOB ADVERT**

The Zambia Credit Guarantee Scheme (ZCGS) is wholly owned by the Government of the Republic of Zambia. The mandate of ZCGS is to provide credit guarantees through Partner Financial Institutions (PFIs) to viable Micro, Small and Medium Enterprises (MSMEs), in order to facilitate their increased access to financing. To realize its mission and mandate, ZCGS invites applications from self-motivated, results-oriented, suitably qualified and experienced Zambian nationals to fill the following vacant position:

## 1. PRINCIPAL BUSINESS DEVELOPMENT AND STRATEGY OFFICER – 1 POSITION
## SALARY SCALE – ZCGS/04

**Job Purpose**

The position reports to the Manager - Business Development and Strategy and is responsible for the effective undertaking of the formulation, implementation and review of business development programs and strategy implementation order to increase access to financing for MSMEs.

**Key Tasks and Responsibilities**

| KEY RESULT AREA | PRINCIPAL ACCOUNTABILITIES (MAIN DUTIES) |
|---|---|
| Business Development | Undertakes effectively the development of the credit guarantee market, business and products in order to increase guarantee uptake and outreach for MSME access to finance. |
| Performance Reviews | Undertakes effectively the review of PFI financial soundness, guaranteed portfolio performance and guarantee utilization in order to identify any emerging risks, safeguard ZCGS's capital and improve guarantee uptake. |
| Partnerships | Undertakes effectively the promotion and sustenance of partnerships with PFIs, business associations, enterprise support organizations, government agencies, development partners and other stakeholders in order to expand outreach and create MSME financing opportunities. |
| Appraisals | Undertakes effectively the appraisal, due diligence and onboarding of prospective PFIs in order to ascertain their eligibility, compliance with applicable Bank of Zambia regulations and their appetite and capacity to extend lending to MSMEs. |
| Data Collection and Collation | Undertakes effectively the collection, analysis and collation of information in order to facilitate the development and review of the Business Plan. |
| Research | Undertakes effectively the conduct of research on the operating environment, MSME financing needs and market trends in order to generate information for decision making. |
| Strategy | Undertakes the collection of information and follow-up on strategic activities in order to support implementation of the ZCGS strategic plan. |
| Resource Mobilization | Undertakes the identification of funding opportunities and assists in the preparation of proposals and follow-up with prospective funders in order to support resource mobilization. |
| Reports | Undertakes effectively the timely preparation of annual and other business development reports in order to facilitate decision-making and accountability. |

**Minimum Qualifications and Experience**

- Full Form V/Grade Twelve (12) School Certificate
- A minimum of a Degree in Banking and Finance /Economics/Business Administration or equivalent
- Five (5) years' relevant work experience preferably in a financial institution.

**Competencies**

- Ability to establish and maintain effective working relationships, work independently and demonstrate initiative
- Ability to write analytical and technical reports
- Ability to make decisions and systematically resolve problems
- Experience in developing strategic and business plans.
- Extensive knowledge of the MSME lending market and an understanding of how a credit guarantee scheme can be a strategic response employed to increase financial inclusion for MSMEs.
- Thorough knowledge of financial markets and understanding of market dynamics.
- Excellent communication, interpersonal and presentation skills.
- Proficiency in the use of Microsoft Office software.

**Personal Attributes**

- Computer literate
- Innovative
- Analytical skills
- Negotiation skills

**Interested candidates with necessary qualifications, experience and personal attributes for the position should address their applications to:**

**The Chief Executive Officer**
**Zambia Credit Guarantee Scheme Limited**
**Corner Roan/Bishop Roads, Kabulonga**
**LUSAKA**

And all applications accompanied by a curriculum vitae (maximum five pages) and copies of certified academic and professional certificates must be received electronically via e-mail at Job.Opportunities@zcgs.co.zm not later than 20th November, 2026. Only short-listed candidates will be contacted.