



JOB DESCRIPTION: CREDIT OFFICER (MULTIPLE POSITIONS)

Company:	EarthEnable Uganda
Reports to:	District Manager
Location:	Jinja
Compensation:	Starts modest with potential for significant for performance based raises
Timeframe:	One year contract renewable

Who We Are

At EarthEnable, we believe that our clients deserve our very best, that morning high-fives are the best way to start the day, and that the best ideas could come from any part of the company. We celebrate each other's wins, learn from our setbacks, and are deeply proud of the impact we make every day. We believe that a clean, dust-free floor means more than living in a healthy home. It means pride and dignity in the place our customers most treasure: their homes. Being a part of our team means more than building floors: it means building an organization and building a better future for rural families.

What We Do

EarthEnable is transforming the way people live, by making homes healthier for families across rural Uganda. Over 60% of Ugandans live in homes with dirt floors which are dusty, unsanitary, and fertile breeding grounds for parasites and germs. While replacing a dirt floor with concrete has significant health benefits (e.g. reducing diarrhea by 50% and parasitic infections by 80%), concrete is unaffordable for many who need it.

EarthEnable addresses this pressing and ubiquitous problem by selling high-quality, earthen floors that are 80% cheaper than concrete with 90% less embedded energy. Earthen floors are already prevalent in modern homes in the United States and are composed of natural materials (gravel, clay, sand, and laterite).

About the Role

The Credit Officer is responsible for assessing floor loan clients and maintaining a quality loan portfolio. This type of lending is unique and requires a person who is strict on fully investigating a potential client's creditworthiness and stays in constant contact with the customers.

The specific tasks of this role include:

- Evaluate the credit worthiness of individuals and groups
- Assist Sales Executives with identifying groups and/or individuals
- Recommend credit worthiness to District Manager
- Manage group repayments and follow up closely with members or groups that miss payments
- Ensure that application and loan tracking information is entered into loan database daily
- Ensure a high level of customer satisfaction through a high level of contact with clients through personal visits, calls, and SMS.
- Train clients on floor maintenance and repair



Job Requirements:

- Diploma holder with preference to those with a background in business
- 2+ years of work experience with group-based lending
- Ability to work independently
- High level of integrity
- Fluency in English and Lusoga
- Strong skills MS Office (Excel, Word, PowerPoint)
- Strong written and verbal communications skills
- Commitment to excellence, outstanding work ethic, and attention to detail
- Resourcefulness and creative problem solving
- Ability to ride motorcycle

Apply online at <https://www.earthenable.org/applynow-3/> or drop your CV at our office in Wakitaka center past the Mosque in Mafubira Sub-County, Jinja District. In your cover letter, please state what excites you most about this role, and what you think will be most challenging about it.