EXCITING CAREER OPPORTUNITY

Job Title
Business Analyst - SME (2)



Housing Finance Bank

Housing Finance Bank is the leading provider of housing finance solutions with a vision to be the preferred consumer and business bank with a focus on housing finance. To attain its strategic objectives efficiently and effectively, Housing Finance Bank is seeking to hire qualified, versatile and self-driven individuals for the position stated below.

Business Analyst - SME (2)

Department: Business & Institutional Banking

Reports To: Manager SME Banking

Direct Reports:

Direct - NONE

Indirect - NONE

Interacts/Interfaces with:

Internal
- Mortgage and Consumer Banking Unit
- Credit (credit operations & administration unit)
- Legal Department
- Audit department
- Risk Department
- Business Technology

External
- Customers
- Others (Banks, Legal firms, service organizations, insurance companies, valuers etc.)
- Finance Department for the available line of credit
- Treasury Department for appropriate pricing

Job Purpose:

- Prepare proposals for SME, taking into consideration the Bank's credit policy, with the result of getting quick approval from Credit dept. and manage customer expectations.
- Annual Credit Review requirement- Liaising with Collection Executives /RMs to obtain the necessary information for reviews of big-ticket credits.
- Appropriate deal structuring and review/sign off work done to ensure that it meets set standards and complies with credit policy.
- Ensure proper pricing on a revenue/expense basis & ensure full collection of fees and commissions, whilst growing the revenue line.
- Handle all aspects of credit application including structuring, documentation, and risk management.
- Through analysis of the customer information & customer accounts advise the RM on any additional income that can be derived from the customers.

Prepare appropriate memos for facility extension and restructuring as and when required.

Follow up on facility documentation to ensure that the approved terms and conditions are well captured prior to documents being forwarded to client.

Key Result Areas

1. Monitor credit quality of portfolio for risk recognition & assigning proper risk rating for each relationship. Ensure quality of the portfolio is satisfactory.
2. Develop marketing plan to identify SME relationships within the Bank targeted segments or sectors.
3. Maintenance of credit files and ensuring that credit related documents are properly documented.
4. Support Relationship Managers in on-boarding new SME relationships.
5. Support the Relationship Managers in implementing account plans for all the high value relationships within the assigned portfolio.
6. Ensure high level of satisfaction within the assigned portfolio of BIB customers.
7. Follow Up the quality of portfolio to ensure that there are no direct credit losses.
8. Pro-act to changes in marketplace.
9. Timely resolution of customer issues that require analysis on their accounts.
10. Ensure all documentation is valid and complete in assigned portfolio.
11. Be highly responsive to customer needs & ensure client satisfaction in an environment where client needs are constantly changing.
12. Carry out industry studies and conducts financial analyses of segment customers using credit review skills and financial expertise to support productive sales performance.
13. Prepare credit packages, proposal and board papers as required from time to time.
14. Perform any other duties or responsibilities consistent with the role as assigned by management.

Financial Responsibility:

Performance on the following variables

- Support in New-to-Bank client acquisition
- Contribute towards lending growth within targeted segments
- Contribute towards liabilities growth within targeted segments
- Non-Interest Income (Fees and Commissions)
- Interest Income (on all business/institution-related lending disbursements): Yield and Margin

Person Specifications

Education & Training

Qualifications

- A good bachelor's degree in accounting, Finance, Commerce, Quantitative Economics, Business Administration, Statistics or a related field.
- Additional training or professional qualification in Business and project appraisal, Risk management, financial analysis will be added advantage.

Skills & Experience

- Minimum of 5 years' experience in financial services environment with at least 2 in Credit Risk Management environment.
- Credit certification will be an added advantage
- Understand company financial statements (i.e. P&L and Balance Sheet)
- Analytical and problem-solving skills
- Awareness of business issues and current economic/market trends
- Computer knowledge, especially working spread sheets, power point and word processor
- Results- oriented individual with independent and sound judgment.
- Good written, verbal and communication skills kills

Business Behaviours

- Self-driven and able to work efficiently under pressure. Results- oriented individual with independent and sound judgment.
- Good interpersonal skills, communication, and telephone skills
- Good written, verbal and communication skills.
- Organized and efficient i.e. goal and task oriented to complete multiple priorities and with the dynamic demands of the different teams in relationship management, credit evaluation, operations, legal etc.
- Ability to keep abreast of changes in the market, customer requirements and competitors' responses.
- Ability to identify new business /products in the market, opportunities and threats to carry out comprehensive credit analysis.

Interested candidates should submit their applications with a recent CV, copies of all academic transcripts, certificates and testimonials, daytime telephone contact, postal and email address and three competent referees not later than **Wednesday, 28th October, 2026** by **5:00pm**
To:

Chief People & Culture Officer
Housing Finance Bank,
Investment House
4 Wampewo Avenue, Kololo

Please note that all applications must be submitted via the link address below

https://forms.cloud.microsoft/r/HPg9Py88PY

DO NOT HAND DELIVER YOUR APPLICATION

Housing Finance Bank is regulated by Bank of Uganda. Customer deposits are protected by the Deposits Protection Fund up to UGX 10 million, Terms and Conditions apply.