

The bank that listens

1. Career Opportunities: Manager; Green Bond Implementation, Impact & Reporting (3106)

Requisition ID 3106 - Posted 05/22/2024

Reporting Line: Head of Sustainability Programmes

Department: Sustainable Finance Unit

Location: HQ

Job Summary.

Ensure effective deployment of Green Social and Sustainability Bond (GSSB) proceeds to projects that have positive environmental and social impacts. The manager shall ensure that all projects financed through the Bond proceeds adheres and conforms to the Green Social and Sustainability Bond Frameworks that describes eligible asset classes and financing criteria.

Key responsibilities:

- Oversee overall portfolio of green projects funded through Bond proceeds to ensure that projects financed are those which qualify eligibility criteria as per the Green Social and Sustainability Bond (GSSB) framework.
- Continuous monitoring and evaluation of green projects portfolio to ensure that individual projects financed through Bond proceeds achieve the intended green impact.
- Ensure that at least 40% of the Green Bond proceeds are used to develop a portfolio of Green Building by utilizing the MAGC incentive package provided by International Finance Corporation (IFC).
- Support lending units to develop potential pipelines to be financed by using Green Bond proceeds.
- Work in close coordination with Green Social and Sustainability Bond (GSSB) Committee and other relevant departments for follow up of implementation of deliberations.
- Coordinate periodic review of the Green Social and Sustainability bond framework.
- Ensure timely preparation of green bond use of proceed allocation and impact reports and dissemination of the same to various internal and external stakeholders.
- Identify the potential asset class e.g., renewable energy/ energy efficiency/ climate smart agriculture and establish the relevant requirements for eligibility using the standard eligibility criteria.

- Collect and apply data for eligibility criteria and ensure the eligible transactions are sent to the Climate Technical specialist (CTS) for further review and advise. He will provide guidance on eligibility while ensuring the cleared transactions are inputting into tool for assessment called CAFI.
- Responsible in the development of the narrative on the transaction for both the eligibility related issues and the overall expected impact including quantitative and qualitative aspects for bond proceeds allocation and impact reporting purposes.
- Ensure projects financed using green bond proceeds do not fall within projects or activities that are excluded from financing as per the exclusion list provided in the Green Social and Sustainability Bond (GSSB) framework.

Experience, Knowledge, and Skills Requirements

- Bachelor's Degree in Agribusiness, Finance Climate Change, Banking, Economics, Accountancy, and or business-related and relevant qualification from an accredited institution.
- Possession of the following qualifications will be an added advantage: PA, ACCA, Certifications in Environment, climate Change or EHS Management certification etc.
- Minimum of 5 years with exposure and understanding of Climate and Green finance issues, challenges and practices especially in Africa working in the related role.
- Understanding of critical issues in sustainable development, international climate change issues, green and climate finance.
- Knowledge on sustainable banking and project management & monitoring including fundable proposal writings.
- Environment management skills, gender and social issues.
- Professional competence, administrative capabilities and initiative in the general organization and management of green financing.
- Analytical skills and ability to understand broad business issues.

Deadline: 29th May 2024

To Apply, CLICK HERE

2. Career Opportunities: Senior Specialist; Sustainable Financing Projects & Programmes (3113)

Requisition ID 3113 - Posted 05/22/2024

Reporting Line: Senior Manager; TACATDP Implementation & Coordination

Department: Sustainable Finance Unit

Location: HQ

Job Summary.

To ensure adequate oversight of Sustainable Finance initiatives within the bank operation, and externally to projects financed by the bank while supporting implementation and monitoring of projects/programmes in conformity with bank's environmental management system and climate finance agenda in the areas of climate resilience.

Key responsibilities:

- Support bank's identifying both sustainability and climate finance opportunities in coordination and collaboration from various partners and stakeholders.
- Review and implement Environmental and Socia Action Plan (ESAP) as per the requirements of international investors/Financiers/Funders for the group.
- Responsible in the Implementation of Environmental and Social Management System (ESMS) implementation as per local and international best practices that include:- Awareness and Training on ESMS and Environmental and Social Risks Assessment (ESRA) to lending and business staff; Internal awareness and capacity building on Sustainability: Environmental Social and Governance (ESG), green and climate finance risk and opportunities, E&S categorization and periodic review of exclusion list; Environmental and Social Due Diligence including site visits to Projects and Business activities with high E&S risks; IFC's Performance Standards Risks Assessment etc
- Working closely with experts in the implementation of Environmental and Social Safeguards (ESS). Gender and Environmental and Social (E&S) Audit as pr the required standards.
- Periodic preparation and reporting of Annual Environmental Performance Report (AEPR) that communicates with Investors and Lenders and management.
- Technical Assistance (TA) grant funds management and implementation from Various Funders/Financiers: Global Climate Partnership Fund (GCPF)-responsibility; NORFUND; IFU etc
- Development and implementation of the bank green initiatives such as Green HR guideline; Green procurement; Green Insurance etc, and follow up on the implementation of the Bank sustainability initiatives such as Sustainability habits to endorse etc
- Attending strategic periodic meetings and engagements with the National Designated Authority (NDA) and dialogues on sustainability opportunities and other environmental and social meetings and dialogues.
- Coordination of departments and or business units in monitoring and of Internal Sustainability initiatives, training and data collection for Sustainability Annual Reports.
- Enhancing strategic partnerships and Collaboration with local and international stakeholders, lenders and stakeholders to widen sustainable financing opportunities. Strategic partners collaboration and outreach.
- Coordinate initiatives in greening CRDB Premises using green Building Certifiers such as IFC Edge Certification, promoting retrofitting processes for the bank's own properties eg. the use of solar power.
- Improvement/inclusion of Environmental and Social Due Diligence (ESDD) and Environmental and Social Risks Assessment (ESRA) in the credit process, including credit pro system.
- Integration of the ESMS and ESG into Bank's key function including Credit, Business banking, Finance, Innovation, procurement, facility etc.

Experience, Knowledge, and Skills Requirements

• Bachelor's Degree in Environment Engineering, Environmental Science, Project Management, Climate Change, Banking, Finance, Economics, Accountancy, and or Environmental related subjects/ qualification from an accredited institution.

- Project Management Professionals (PMP), will be an added advantage.
- Individual with in-depth knowledge and experience on Environmental, Gender and Social Safeguards applicable in credit operations and Sustainable Finance.
- An individual with deep understanding in Climate Change Mitigation and Adaptation Projects.
- An individual with in-dept knowledge and experience in Local and International Projects Management.
- Individual with practical experience in Environmental management operations.
- Environment management skills, gender and social Safeguards.
- Climate/Sustainable Finance background.
- Knowledge on sustainable banking and project management & monitoring including fundable proposal.

Deadline: 29th May 2024

To Apply, CLICK HERE

3. Career Opportunities: Senior Specialist; TACATDP Implementation - Credit 3 Years Contract (3112)

Requisition ID 3112 - Posted 05/22/2024

Reporting Line: Senior Manager; TACATDP Implementation & Coordination

Department: Sustainable Finance Unit

Location: HQ

Job Summary.

To ensure there is adequate oversight of the TACATDP applied loans through the bank lending systems and the growth of the clean green asset loan portfolio as per terms and conditions stipulated in the Bank's credit policies and procedures.

Key responsibilities:

- To ensure the Agriculture Resilience and Adaptation (ARA) loans submitted by lending staff of the bank and business staff disbursed appropriately as per eligibility criteria and special group memo established.
- Support growing of the green asset portfolio for the Bank by ensuring the loans forwarded to credit department disbursed appropriately.
- Ensuring the ARA loans applied and disbursed complies to the bank's Credit policies and procedures and national and international laws, regulations and best practices.
- Reviewing and analyzing data for credit worthiness and periodic reports generation.

- Ensure the loans applied and submitted to the credit analysts comply to environmental and social risk assessment including E&S risk categorization.
- Train, build capacity and create awareness to credit analysts on the suitable eligibility criteria for TACATDP Loans issuance and the appropriate adaptation technologies financed under TACATDP.
- Communicate any changes or update on green lending requirements to credit department for quickly credit risk avoidance and or mitigation.
- Evaluate, Develop and generate credit periodic performance reports as per TACATDP performance indicators/parameters required by lenders as per contractual agreements.
- Regularly Monitors TACATDP Loans performance through reviewing credit reports and financial statements.

Experience, Knowledge, and Skills Requirements

- Bachelor's Degree in Banking, Economics, Accountancy, Statistics or relevant qualification from an accredited institution.
- Certification of CPA, ACCA will be an added advantage.
- Minimum of 3 years experience in credit and financial analytics.
- Knowledge on spreadsheets, database, and other financial or credit software or system.
- Knowledge of business, economics, financial and industry risk analysis
- Individual with practical experience in Environmental and Social Risk Management in Project loans and business activities.
- Ability to understand, identify, assess and manage environmental, gender and social risks to projects loans and business activities.
- Analytical skills and ability to understand broad business issues.
- Regulatory and risk management capabilities
- Report writing, and communication skills.

Deadline: 29th May 2024

To Apply, CLICK HERE

4. Career Opportunities: Senior Specialist; TACATDP Implementation - ICT 3 Years contract (3111)

Requisition ID 3111 - Posted 05/22/2024

Reporting Line: Senior Manager; TACATDP Implementation & Coordination

Department: Sustainable Finance Unit

Location: HQ

Job Summary.

Coordinate the development and oversee implementation of Climate Risk Assessment platform and the integration into CRDB Lending operations including smoothly operation of the tool with better efficiency. The incumbent will ensure the developed platforms accommodate TACATDP key performance indicators to enhance Agriculture Resilience and Adaptation (ARA) lending.

Key responsibilities:

- Support the bank to develop and grow green assets portfolio through ICT solution including Climate Risk Assessment, monitoring, and reporting.
- Ensure the development of Climate Risk Assessment tools are integrated into CRDB lending operations through credit pro system, core banking system and any other recommended.
- Assess how the developed Climate Risk Assessment tools will accommodate the weather and climate elements and or any other tools suitable for identification and management of climate risks.
- Ensure training and capacity building to lending and business staff are conversant on the use and application of the Climate Risk Assessment tools.
- To ensure the developed Climate Risk Assessment tools are streamlined with Core Banking system and responsible staff are equipped with the knowledge on the use of these platforms.
- Developing and understanding technical requirements and in-depth knowledge of Climate Risk Assessment tools, processes, and infrastructure for future inhouse development.
- Accountable for preparation of reports needed including monitoring, supervision, evaluation and maintenance of the Climate Risk Assessment tools and the reports.
- Responsible for working closely with business units to identify needs, solutions, address issues and improve the System where the needs arise.
- To gain an insight and enhance capability on maintaining and evaluating Climate Risk Assessment platforms performance for quick advice to the Head of Sustainability
- Investigate and explore emerging technologies in the FinTech space to provide an informed point of view for ICT and sustainable financing for possible integration and partnerships.

Experience, Knowledge, and Skills Requirements

- Bachelor's Degree in Information Technology, Computer Science, Compute Engineering or relevant qualification from an accredited institution.
- Certification of CompTIA Security+, Certified Information Systems Auditor (CISA), Cisco Certified Network Associate (CCNA Security).
- Minimum of 3 years experience in Software development, system analysis, system maintenance and an advance understanding of computers and engineer.
- Knowledge on System Integration, Update and maintenance.
- Knowledge on sustainable banking and project management & monitoring including fundable proposal writings.
- Certifications in software, programming languages, or hardware systems

Deadline: 29th May 2024

To Apply, CLICK HERE

5. Career Opportunities: Zonal Relationship Manager; TACATDP Implementation- 3 Years contract (3105)

Requisition ID 3105 - Posted 05/22/2024

Reporting Line: Manager TACATDP Implementation

Department: Sustainable Finance Unit

Location: Northern zone, Southern zone, Western zone, Dar es Salaam zone, Coastal zone , Lake zone, Central zone & Highlands zone.

Job Summary.

Responsible for overseeing and ensuring the proper implementation of the Tanzania Agriculture Climate Adaptation Technology Deployment Programme (TACATDP) within the respective CRDB Bank's zonal business areas. This involves aligning activities with the terms outlined in the Green Climate Fund (GCF) Funded Activity Agreement (FAA), the Fund's and Bank's signed Accreditation Master Agreement (AMA), program operating manuals, and CRDB Bank's prevailing policies and procedures to support lending to the agriculture sector. The incumbent should possess the resources and capacity to offer innovative financial products aimed at unlocking smallholder farmers' climate resilience and transforming the adaptation capacity of the agriculture sector in Tanzania.

Key responsibilities:

The Relationship Manager is tasked with ensuring effective implementation by gathering pipelines, compiling lists of beneficiaries and opportunities, and facilitating the issuance of TACATDP components, particularly focusing on Component 1 activities. These activities include:

- Establishing and implementing a dedicated ARA lending facility within CRDB Bank.
- Establishing and implementing a dedicated ARA Guarantee Credit Facility.
- Establishment of an insurance scheme dedicated to ARA for smallholder farmers.

Additionally, the Relationship Manager will liaise with the wider program to provide support for Component 2, which encompasses policy interventions and technical assistance, within their respective zones, with a focus on.

- Integration of climate risk assessments into CRDB's lending operations through the development of an online interface and training support.
- Customer capacity building on adaptation technologies and business development.
- Technical assistance for integrating climate risk assessments into the extension service program.
- Capacity building for the establishment of a new parametric insurance program.
- Dedicated legal and financial technical assistance, including support for sourcing

A. Field execution and supervision of TACATDP Component One:

- 1. Overseeing zonal implementation of Activity 1.1: Establishing and implementing a dedicated ARA lending facility within CRDB Bank, ensuring adherence to program guidelines and regulatory requirements.
- 2. Facilitating zonal implementation of Activity 1.2: Establishing and implementing a dedicated ARA Guarantee Credit Facility, including overseeing the implementation of guidelines for guarantee credit facility operations.
- 3. Supporting zonal implementation of Activity 1.3: Establishment of an Insurance Scheme Dedicated to ARA for Smallholder Farmers, collaborating with relevant stakeholders to ensure effective operation.

B. Field execution and supervision of TACATDP Component Two:

- 1. Facilitating zonal implementation of Activity 2.1: Integration of Climate Risk Assessments into CRDB's Lending Operations, ensuring the integration of climate risk assessments into the online interface and providing training and support to key staff.
- 2. Facilitating zonal implementation of Activity 2.2: Customer Capacity Building on Adaptation Technologies and Business Development, including conducting training programs and identifying business development initiatives.
- 3. Facilitating zonal implementation of Activity 2.3: Technical Assistance for the Integration of Climate Risk Assessments in Extension Service Program, providing technical assistance and collaborating with relevant stakeholders.
- 4. Facilitating zonal implementation of Activity 2.4: Capacity Building for the Establishment of the New Parametric Insurance Program, ensuring access to capacity-building programs and compliance with regulatory requirements.
- 5. Facilitating zonal implementation of Activity 2.5: Dedicated Legal and Financial TA, Including Support for Sourcing, linking and facilitating legal and financial technical assistance for program-related activities.

C. Field execution and supervision of Environmental and Social Risk Assessment (ESRA) to loans and projects:

- 1. Ensuring proper review and development of zonal plans in line with the program's annual activity plan.
- 2. Ensuring compliance with TACATDP environmental and social management framework, GCF ESS policy, and CRDB Bank's ESM procedure.
- 3. Overseeing proper disclosure of TACATDP projects to be financed, ESRA training, and capacity building.

D. Field execution and supervision of Gender Mainstreaming and Gender Action Plan:

- 1. Ensuring compliance with the program's gender mainstreaming and gender action plan, policies, and procedures.
- 2. Developing, maintaining, and implementing the TACATDP's Gender Mainstreaming and Gender Action Plan as per GCF Gender Policy.
- 3. Ensuring non-discriminatory practices in program activities.

E. Field execution and supervision of Programme Grievance and Redressal Mechanism (GRM):

- 1. Ensuring updated zonal programme portfolio Grievance and Redressal Mechanism's procedures.
- 2. Ensuring accessibility to effective independent GRM channels and providing solutions to environmental and social grievances.
- 3. Building relationships among key stakeholders and ensuring transparency in addressing reported dealings.

F. Field execution and supervision of TACATDP Information Disclosure to the Public:

- 1. Ensuring proper disclosure of zonal TACATDP projects involved in environmental and social risks.
- 2. Publishing zonal E&S projects involved in categories 'A' and 'B' to the general public and observing disclosure timelines.
- 3. Disclosing program implementation results and impact.

Experience, Knowledge, and Skills Requirements

- Bachelor's Degree in Agribusiness, Finance Climate Change, Banking, Economics, Accountancy, and or business-related and relevant qualification from an accredited institution.
- Possession of the following qualifications will be an added advantage: PA, ACCA, Certifications in Environment, climate Change or EHS Management certification etc.
- Minimum of 2-3 years exposed to competence in sustainability/ESG application in commercial banks and its application in lending operations and sustainable finance; Basic Knowledge on Climate Smart Agriculture (CSA) and general agriculture principles
- Professional competence, administrative capabilities, and initiative in the general organization and management of climate finance, project management, and ESG.
- Analytical skills and the ability to understand broad business issues.
- Ability to analyse both the risk and opportunity of climate finance, strategize, select the best course of action, and deliver the desired outcomes.
- Report writing and communication skills
- Ability to prioritize and meet critical deadlines and to cope under pressure.
- Problem-solving skills and the ability to learn and think outside the box
- Ability to engage and handle relationships with various stakeholders and business holders.
- Good working knowledge of Microsoft Office (Word, Excel, and PowerPoint presentations)
- Knowledge on Environmental and Social Management System (ESMS) and IFC Performance Standards (PS 1 to 8) application will be added advantage.

NB: Please Indicate the zone you are applying for in your Cover Letter.

Deadline: 29th May 2024

To Apply, CLICK HERE