



# JOIN OUR TEAM

## RELATIONSHIP MANAGER

Entrepreneurs Financial Centre (EFC) is a leading Microfinance Institution, licensed and regulated by the Bank of Zambia. For over 30 years now, we have served and empowered entrepreneurs with tailor-made financial solutions to help them take the next step in their business.

### OUR CORE VALUES

Our Core Values of Purpose, Accountability, Service, Stewardship, Integrity, Ownership, Novelty (PASSION) were carefully selected to reflect our passion and what we stand for as an organisation. These values underpin our Vision and Mission, and guide all our business activities, actions, and behaviours. All our business decisions are based on these values.

### OUR CULTURE AND OUR WORK ENVIRONMENT

We are passionate about our business, the people behind our success, and our clients. We are a performance-driven and result-oriented organisation. Our culture of open communication and trust propels us to deliver strong results year in, year out. Our work environment is fast-paced and of high intensity, yet highly empowering and highly collaborative. We stretch and challenge every colleague to perform at their highest level and to the best standards and quality. Our reward and remuneration system strongly reflects the premium we place on high performance, and on attracting, developing, and retaining high performing talent.

### OUR PHILOSOPHY ON PEOPLE

We are passionate about our people. In everything we do, we start with our people who take care of our clients, who in turn help us deliver sustainable returns for our shareholders. Therefore, we are intent on investing heavily in, and providing a thrilling and best possible career experience for, our people. We want our workplace environment and culture to feel like a second home for our people. An environment where our people know each other. An environment where our people know our Clients. An environment where our Clients know our people.

### THE ROLE AND THE CANDIDATE

We are seeking skilled and experienced Relationship Managers across our branch network to disburse quality loans, develop and maintain a quality loan portfolio and to ensure that the savings target is met, while ensuring that our clients experience an excellent customer service. The role holder will also monitor the quality of the loan portfolio against identified risk profile and follow up all delinquent loans to ensure they are recovered while adhering to policies and procedures at all stages of the loan cycle.

The successful candidate will contribute to delivering efficient, reliable, and customer-focused services while supporting continuous improvement across the business.

Are you interested in adding value to our business? Do you have attributes (skills, knowledge, experience, attitude, character) that squarely match our values, culture and philosophy described above? Will you cope and thrive in a highly demanding yet empowering and rewarding environment? If yes, we invite you to join our team as a Relationship Manager, based at any of our branch network in Lusaka, Ndola, Kitwe, Solwezi and Chipata. This role will require 90% field work and will report to the Branch Manager.

You may send your application, including copies of academic & professional qualifications and three professional references via e-mail to [joinourteam@efczambia.com.zm](mailto:joinourteam@efczambia.com.zm). The closing date for receiving applications is Wednesday, 7th January 2026.

Please access and review the [detailed role profile](#) with the [qualification criteria](#) on our website [www.efczambia.com.zm](http://www.efczambia.com.zm) as well as the EFC Zambia Facebook and LinkedIn pages.

## **EFC ZAMBIA: RELATIONSHIP MANAGER**

1. Position Title: Relationship Manager
2. Department: Operations
3. Job Grade: EFC 7
4. Reporting Officer: Branch Manager

### **5. Job Summary**

The primary responsibility of a Relationship Manager is to disburse quality loans, develop and maintain a quality loan portfolio and to ensure that the savings target is met, while ensuring that our clients experience excellent customer service.

### **6. Essential Duties and Responsibilities**

1. Develop, together with the supervisor, a plan/strategy on building a balanced risk portfolio, to meet Targets / Budget
2. Identify potential clients for both savings and loan products and look for new opportunities with existing clients.
3. Market EFC's products to individuals and firms and promote services that meet customers' needs
4. Carry out an inventory of all eligible businesses in the respective branch catchment area
5. Analyze loan applicants' financial status, credit, and do property evaluations to determine feasibility of granting loans.
6. Explain to customers the different types of loans and credit options that are available, as well as the terms of those services.
7. Stay abreast with new types of loans and other financial services and products to better meet customers' needs.
8. Participate in the branch loan recovery committee and ensure full recovery of past due loan repayments.
9. Provide Credit Analysts/Credit Committee's with a complete loan file to facilitate credit decision making and disbursement.
10. Monitor the quality of the loan portfolio against identified risk profile. Follow up all delinquent loans to ensure they are recovered.
11. Adhere to policies and procedures at all stages of loan processing.

### **7. Qualifications /Requirements**

1. Diploma in any discipline, Full Grade 12 certificate with 5 credits (Mathematics and English inclusive)
2. At least 3 years' experience in a similar role
3. Basic computer skills: mainly excel
4. Business Management and Credit analysis skills
5. Analytical skills and logical reasoning
6. A good feeling for numbers
7. Excellent public relations skills
8. Willingness to work in the field, sometimes for long hours