



## HOPE FOR LIFE

MICRO-FINANCE COMPANY

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### OUR MISSION

To influence holistic restoration in the lives of Afghans living in poverty through the provision of microenterprise development services.

### OUR METHOD

We offer small business loans in community groups to promote economic sufficiency and relational networks.

### OUR MOTIVATION

The love of Jesus Christ motivates us to identify with the poor and care for their physical and spiritual conditions.

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## CHIEF EXECUTIVE OFFICER

### *Job Description*

**REPORTS TO:** Board of Directors of Hope For Life

**LOCATION:** Taimani, Kabul, Afghanistan

**DIRECT REPORTS:** Chief Financial Officer (to be hired), Loan Manager, Program Supervisor, Human Resource Officer

**COMMITMENT:** minimum 2 years

### THE POSITION

Reporting to the Board of Directors, the CEO will have overall management and leadership responsibility for the Hope For Life Micro-Finance Company (HFL) headquartered in Kabul, Afghanistan. Currently HFL has 20 employees.

### RESPONSIBILITIES

- Provides overall direction to the organization and ensures maximum outreach, sustainability, and transformation of the MFI's operations.
- Provides expertise, information, advice and counsel concerning the affairs of the institution to the Board of Directors and major shareholder to ensure accountability to all stakeholders.

- Develops and recommends corporate policies as well as short-term and long-term business plans for Board approval and implementation.
- Manages, develops, and improves all aspects of HFL to the level expected within a high performing microfinance MFI.
- Positions HFL as a market-leading financial institution enjoying sustainable growth and long term viability in a competitive environment through a good understanding of and experience in the implementation of microfinance operations in a developing market.
- Leads creative service delivery in a sustainable manner, in areas with limited infrastructure.
- Develops a participatory management environment and an orientation toward the training and mentoring of staff.
- Builds the corporate culture of HFL as a Christ-centered institution and articulates their personal commitment to Jesus Christ in a natural and un-offensive manner in this closed country where proselytism is forbidden.
- Ensures adherence to regulations of the appropriate authorities as well as maintaining a strong, positive relationship with all required government ministries.
- Pursues funding through developing proposals and building donor relationships in order to ensure the continued development of HFL ; oversees the development and approval of all written fundraising materials, including grant proposals, appeal letters, funding reports, etc.
- Ensures accurate and timely monthly and quarterly reports to the Board of Directors and stakeholders, HOPE International and International Assistance Mission, as well as to donors (per requirements of any donor agreements) and government entities.
- Oversees the design of new financial products based on market research and the ongoing assessment of clients' needs.
- Recruits, supervises, and develops staff
- Supervises and monitors loan officers to ensure quality, cost-effectiveness and impact of the program.
- Oversees budget and cash flow management and evaluate its financial sustainability.

## **EXTERNAL CHANGE**

Life in Afghanistan is filled with constant change. The CEO of HFL must be very flexible, willing and able to live in the tension of constant change. Working successfully in this environment requires patience and strong interpersonal skills.

## **QUALIFICATIONS**

### **Personal / Spiritual**

- A commitment to Christ and a heart and love for the poor is at the center of the mission of HFL. As a Christian committed to making a difference for so many people struggling in poverty, a solid biblical understanding of God's heart for the poor is imperative.
- Candidates should have a servant's heart and personal warmth that invites trust and possess a personal integrity that never forfeits the trust that is offered.
- S/he should be a spiritually maturing and articulate Christian with a demonstrated history of practicing his/her faith in the commercial marketplace.
- Be very focused, willing to persevere, have a high energy level, excellent health, and a readiness to assume this challenging role. His/her family situation should enhance his ability to meet the demands of this position and not create conflict or obstacles.

### **Executive**

- Be a skilled decision-maker – caring, but strong natured and able to make hard decisions and support and establish policy, where necessary, as well as demonstrate consistency in the application/enforcing and/or upholding of rules, policies and practices.
- Be a direction setter – not only conceptually but also in execution.
- Be wise and strategic – able to see the big picture and not get lost in the details
- Be highly organized – able to establish and commit to short-term and long-term goals within the vision of HFL and provide oversight to all programs at HFL.
- Be tough skinned – able to take and give constructive criticism and have enough confidence in themselves and in the decisions they make to carry forth
- Be a self-starter with efficient time management skills and have a strong work ethic; able to hold him/herself as well as others accountable; someone who is not reluctant to confront and resolve performance issues in a manner that will not discourage others from either a spiritual or a business perspective.
- Be committed to the mission, corporate values, and Christian motivation of HFL; as expressed in the ability to incorporate the mission and values in the work area

### **Organizational**

- Be able to lead by example. (This is where experience in retail, microfinance or community banking in a developing country is key.)
- Be skilled in change management and visioning.
- Be able to inspire, encourage, coach, and motivate individuals and/or groups through a compelling presentation style – coupled with a seasoned, professional/executive presence. It is critical that this person be able to create community and motivate and foster ownership and accountability
- Be a good listener, instructor, and mentor

- Have the flexibility, creativity, analytical and management skills to manage a team, to communicate vision and personal warmth and sincerity to staff, and to maintain organizational discipline.
- Must be able to handle healthy conflict and adept at conflict resolution, solving problems and expedient in doing so.
- Have a high degree of understanding of what motivates people and the ability to draw out of them their best results.
- Have complete computer literacy in MS Word, Excel and willingness to learn MIS loan tracking software.
- Speak Dari or be willing and prepared to learn

### **Professional Experience**

- We are looking for someone with a minimum of 8 years overall relevant work experience, a minimum of 2 of which should have been in a management or ownership position where financial responsibility and authority rested.
- Experience in micro-finance industry would be a significant plus.

### **Other beneficial experience includes:**

- General knowledge of a wide range of microfinance products and services
- Community Banking
- Advanced knowledge of standard banking compliance regulations, banking law, business law, employment and labor law, internal operational policies and procedures, and banking products and services

### **Cross Cultural Living/Work Experience**

- Although not a firm requirement, it is highly desirable that the CEO of HFL have lived and/or worked in post-conflict and/or developing markets

### **Education**

- Bachelor degree in any business related subjects and a Master's degree or greater in business and finance is desirable. A suitable combination of education and experience in organizational leadership will also be considered.