



In accordance with Article 10 and Article 11, paragraph 1, sub-paragraph 1.13. of Law no. 05/L-057 on the Establishment of the Kosovo Credit Guarantee Fund, amended and supplemented with Law No.08/L-138, the Kosovo Credit Guarantee Fund publishes this:

**Announcement
for
one (1) Product Analysis and Development Specialist (PADS)**

10/02/2025

Reference number: 01/2025

General information

The Kosovo Credit Guarantee Fund (hereinafter referred to as "KCGF") is an independent legal entity established by relevant law to facilitate access to finance for micro, small, and medium enterprises (MSMEs) in Kosovo to create places of work, the increase of local production and of those services which create added value, the improvement of the trade balance and the increase of opportunities for the financing of MSMEs.

Description of work responsibilities

The **Product Analysis and Development Specialist (PADS)** will be positioned within the Portfolio Management Unit of the Kosovo Credit Guarantee Fund (KCGF) and will report directly to the Senior Manager for Portfolio Management. The PADS will be responsible for supporting the institution in analyzing, assessing, and monitoring existing services while evaluating market trends to develop new services aiming to address access to finance for MSMEs, within the existing legislative framework.

Role and Objectives:

The primary role and objectives of the PADS include:

- Conducting market research and analyzing existing services/products to identify gaps in access to finance for micro, small, and medium-sized enterprises (MSMEs).



- Initiating and designing the development of new financial services/products to address MSMEs' financing needs, ensuring alignment with the institution's strategy and market demands.
- Collaborating with other business units to design and launch innovative financial products/services.
- Monitoring the performance of products/services and recommending necessary adjustments to optimize outcomes.

Key Responsibilities

- Assess market trends in the MSME sector.
- Analyze and evaluate the financial needs of MSMEs and propose new services, or modifications of existing services, to address access to finance for this market segment.
- Identify underserved market segments and propose targeted financial services, focusing on enabling or facilitating access to finance.
- Evaluate and compare KCGF credit guarantee products, processes, and policies with the most effective, widely recognized standards or approaches used by credit guarantee schemes.
- Prepare feasibility studies and business cases for proposed products/services.
- Conceptualize guarantee products or other financial services tailored to specific market niches, such as startups, agribusinesses, or strategic industries.
- In collaboration with other business units, draft detailed product frameworks, including eligibility criteria, target groups, objectives, pricing, and features of the product.

Reporting

The Product Analysis and Development Specialist (PADS) will report directly to the Senior Portfolio Manager (SPM) of KCGF.

Qualifications

The Product Analysis and Development Specialist (PADS) will need to meet the following requirements:

- Relevant university degree;
- At least five years of experience working in a bank or microfinance institution (MFI) in Kosovo, with expertise in credit portfolio development.
- Extensive experience in banking, particularly in MSME lending.
- Strong understanding of market dynamics in the MSME segment.
- Proven project management skills with strong organizational capabilities.



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- Excellent oral and written communication skills in English and Albanian;
- Strong analytical and problem-solving skills.
- Excellent communication and interpersonal skills.

Term and duration

The Product Analysis and Development Specialist (PADS) will be stationed in the KCGF premises in Pristina.

The Product Analysis and Development Specialist (PADS) will be offered a one (1) year contract. The PADS will be a full-time employee of KCGF. The contract will be continued based on satisfactory performance evaluation results.

Application

Necessary documents for application:

- Application from the website <https://fondikgk.org/mundesi-punesimi/>;
- CV;
- Diplomas, Certifications, and relevant training;
- Proof of work experience
- Reference contacts from former employers;

All applications will be accepted only through the email **recruitment@fondikgk.org**, and the subject of the email should be written: "**Application form: Name and Surname_ Position**"

The competition is open until **07.04.2025** at **16.30**.

Note

- **Only applications with completed documents will be considered.**
- **Candidates not selected in the first phase have the right to appeal within 7 working days from the date of notification of the respective selection phase results.**