



Ministry of Industry Investment & Commerce

Jamaica's **Business** Ministry

July 3, 2026

CAREER OPPORTUNITY

Are you a results-oriented professional who is passionate about contributing to Jamaica's economic growth and development? The Ministry of Industry, Investment and Commerce (MIIC) invites applications from suitably qualified persons to fill the following position in the Micro, Small and Medium Enterprises Division.

SMALL BUSINESS FINANCING SPECIALIST (GMG/SEG 4) (Pay Band 10)

Salary: \$6,333,30.00 per annum

JOB PURPOSE

Under the general direction of the Senior Director, the incumbent develops, coordinates and implements the MSME business development framework with related projects, programmes and initiatives aimed at providing MSME clients with technical assistance, encompassing feasibility studies, loans and tax filing preparations, business development strategies, incubator services, group technical assistance education.

The post researches new and innovative financial products suitable for the MSME sector and is responsible for ensuring relevant updated statistical information on the MSME sector, including data on financing.

The post is required to develop policies, programmes, systems and procedures to mitigate risk and ensure a high standard of probity, propriety, transparency, accountability and value for money in keeping with accounting principles and international financial guidelines.

Critically assesses existing finance mechanisms available for the MSME space.

KEY OUTPUTS

- Strategic, operational, individual and corporate plans and budgets developed.
- Trained, motivated and successful MSME clients.
- Work plans formulated, assessed and approved.
- Financial Readiness Action Plans.
- Business and financing development framework and programmes developed and continuously reviewed.
- new financial modalities for the sector established and investment instruments explored.
- Technical advice and reports on small business financing matters.

- Effective policies, submissions, briefs and recommendations.
- Technical Assistance Group Education and/or sessions, meetings, one on one sessions and workshops successfully held.
- Curriculum developed, executed and evaluated and support instruction provided on financial and business development issues in required format and prescribed timeframe.
- Effective and efficient financial and accounting systems and procedures developed, implemented and monitored.
- Authoritative and accurate financial and business advice given.
- Adherence to business and financial standards, regulations and guidelines.
- Business constraints identified and corrective action developed.
- Process improvements devised to enhance business efficiency and effectiveness.

KEY RESPONSIBILITY AREAS

Management and Administrative Responsibilities

- Establishes performance standards to improve operations and delegates work according to complexity and with the appropriate technical guidance.
- Plans, organizes and manages the work, develops work schedules and recommends improved methods and changes as required.
- Ensures that the Division's work programme and operational plan are based on technically sound objectives and are consistent with the priority of economic development.
- Reviews the corporate and operational plans of the assigned agencies and provides recommendations to ensure alignment with MICAFA and GOJ objectives.
- Submits projects and operation plans for consideration.
- Prepares the annual budget.
- Prepares status and situational reports.
- Assists with the Division's contribution to the Ministry's legislation programme.
- Represents the Division and Ministry at meetings, seminars, workshops as required.
- Ensures the timely updating of procedural manuals.
- Recommends special purpose vehicles for advancing finance to the sector.
- Liaises with the directors and staff in stakeholder ministries, agencies and departments re programmes, legislation and other issues related to subject areas.

Technical/Professional Responsibilities

- Assesses business start-up and expansion programmes.
- Monitors Finance indicators.
- Undertakes research and writes technical financial reports and develops a Business Development Program to provide technical assistance to persons starting a new

business including evaluating business and marketing plans, financial projections and cash flows.

- Coordinates and conducts technical assistance group education and/or sessions.
- Reviews the services and outcomes in clients' database, and reviews documentation of Business Development counselling sessions in cooperation with staff.
- Provides analysis of financing programs.
- Generates routine or ad hoc financial and business reports as required.
- Reviews and revises existing business strategies to achieve objectives
- Develops process improvements to enhance business efficiency and effectiveness and ensures integrity and consistency in business workflow.
- Identifies obstacles concerning access to financing for MSMES and business constraints and develops ameliorative actions.
- Monitors developments in the Micro Credit Act and makes policy recommendations.
- Looks into the issues of collateral lending for micro firms.
- Monitors the grant/loans eco system, including venture capital.
- Analyses root causes of financial problems and develops appropriate resolutions.
- Responds to queries and concerns from all clients in a timely fashion
- Provides guidance to the project manager in the planning and execution of assigned projects.
- Develops and maintains regime that encourages non-traditional financing.
- Obtains and analyses financial and business data for critical decision-making purposes.
- Conducts technical business assistance team meetings as well as lending team meetings.
- Develops, monitors and reviews business development framework, policies, plans, programmes and activities and makes recommendations for improved access to financing, new or amended policies, procedures and policy guidelines.
- Prepares timely budgets, corporate, strategic and individual plans.
- Provides support to a plethora of MSME clients including fisher folk and farmers through the development of curricula and conduct of presentations, training, workshops and one on one sessions.
- Keeps abreast of cutting-edge trends and developments and develops new business programmes or makes enhancements to meet changing needs.
- Designs the terms of reference and writes background data related to special projects, technical assistance and short-term consultants
- Oversees the execution of projects that fall within the Division's mandate.
- Supervises consultants appointed under special projects and /or programmes
- Provides support to the developmental needs of MSME growth and specific initiatives.
- Coordinates consultations with sector interests and ensures that the necessary decisions and policy recommendations are facilitated.

- Prepares Cabinet Submissions, notes, ministry papers, green paper etc. on policy issues and makes recommendations on draft legislation and decisions on marketing and promotion campaigns.
- Develops and maintains a catalogue of financial products (interest rates).
- Develops a framework for the establishment of a secondary market for tradable items.
- Represents the Ministry with regards to the Financial Inclusions Strategy.
- Liaises with financial institutions for creating awareness of financial products for the sector.
- Addresses the administrative cost of financing to the sector.
- Looks at addressing the efficiency of financing by GOJ to the sector.
- Recommends innovative financial products.

HUMAN RESOURCES RESPONSIBILITIES

- Provides leadership and guidance to staff through effective planning and communication, coaching, mentoring and providing technical support.
- Interprets policy and advises staff on government regulations and guidelines.
- Conducts staff appraisals, participates in the recruitment of staff and makes recommendations in accordance with Human Resources practices and guidelines.
- Develops and sustains a culture of teamwork, unity and commitment to organizational goals.
- In keeping with HR orientation and staff development workshops, prepares and makes presentations on finance, accounting and general business issues for internal and external stakeholders as required.
- Monitors and evaluates the performance of direct reports, prepares performance appraisals and recommends and /or initiates corrective action where necessary to improve.
- Participates in the recruitment of project staff and line staff.
- Provides leadership and guidance to direct reports through effective planning, delegation, communication, training, mentoring and coaching.

OTHER RESPONSIBILITIES

- Keeps abreast of developments on Financial Analysis, commercial lending, small business lending, promotions and marketing.
- Keeps abreast of trends and changes in the market to ensure proper planning and policy development.
- Makes recommendations for adjustment, where necessary in the Ministry's policy framework.
- Gives presentations, lectures and speeches on MSME related areas as required.
- Performs other duties and responsibilities as may be determined from time to time.

PERFORMANCE STANDARDS

- Budgets, corporate, strategic and operational plans are developed within established guidelines and timeframes.
- Business and financial framework for MSME clients formulated, evaluated and approved annually.
- Procedures and guidelines strengthened for the improved management and effectiveness of the MSME sector in the stated timeframe and required format.
- Projects, programmes and financial business proposals developed in keeping with local and international guidelines and the agreed timeframe.
- Technical assistance provided to MSME clients accurately, professionally and according to required standards.
- Detailed project plans developed to monitor and track progress on a monthly basis.
- Cost effective, appropriate and timely responses to resolve technical problems.
- Staff trained, supervised and appraised in keeping with standards and guidelines.
- Comprehensive project documentation established and maintained.
- Reports, papers, briefs and submissions developed as required within stated timeframes.
- Divisional and personal targets are achieved.
- Strategic, operational and financial plans are documented, completed within established timeframe and synchronized.
- All operating guidelines, policies and procedures are documented and current.
- Market forecasts are conducted in a timely manner and incorporated in the planning process.
- Satisfactory management of issues involving stakeholders.
- High ethical standards are maintained in all areas of conduct.
- Reports are accurate and submitted within established time frame.
- Projects are successfully implemented.

REQUIRED COMPETENCIES

- Excellent problem solving and decision-making skills.
- Excellent oral and written communication skills.
- Good human relations and emotional intelligence.
- Ability to lead and work with a team.
- Proficiency in computer applications (financial analytical programmes, word processing, power point, spread sheet, intranet and internet).
- Knowledge of financial evaluation tools including ratios, cash flows, break even analysis etc

- Knowledge of financing options for business start-ups and business expansions.
- Proficiency in preparing and presenting accurate written and oral summaries of financial and business analyses prepared.
- Good project management skills.
- Ability to work independently.
- Confidentiality and integrity.

MINIMUM REQUIRED QUALIFICATIONS

- Master's Degree in Finance, Public Administration, International Business, Economics, Business Administration or other related discipline.
- Ten (10) years working experience in the field.
- Experience and training in project management would be an asset.
- Experience in Banking and Finance would be an asset.
- Sound knowledge of the MSME landscape.
- Sound knowledge of Development Economics.

SPECIAL CONDITIONS ASSOCIATED WITH THE JOB

Typical office environment, no adverse working conditions, willingness to travel both locally and internationally. May occasionally be required to work late and on weekends.

AUTHORITY

- Approves reports submitted by Officers for ministerial attention.
- Sets parameters for projects proposals.
- Recommends whether to pursue issues at the national level.
- Approves expenditure within assigned limits.
- Recommends leave, disciplinary action and promotion in keeping with human resource policies and procedures.
- Recommends employment of staff in Division

**Applications accompanied by resume should be submitted no later than
Friday, July 6, 2026 to:**

**The Director, Human Resource Management and Development
Ministry of Industry, Investment & Commerce
4 St. Lucia Avenue, Kingston 5
Email: hrm@miic.gov.jm**

We appreciate your responses; however only short-listed applicants will be contacted.