



## **Terms of Reference (ToR) for a Head of Growth, South America**

We won't be modest about it – **you are really going to enjoy working for MiCRO**. The rest of the team already does and wants to find like-minded colleagues to join us as we continue to expand.

MiCRO is looking for a proven and experienced leader to scale its business to sustainability. After initial launches in Central America, MiCRO is looking for a leader to expand its business into Colombia, and beyond.

We are a small and dynamic social business whose work makes a difference to the vulnerable low-income population of the world. The reason we love our work so much is that we tackle issues that create solutions for development challenges, financial inclusion, climate change, and agricultural productivity, all at the same time. We have the support of highly reputable donors and investors, as well as a global reinsurance company. But at the end of the day, it is the talent of the individuals within the immediate team that is MiCRO's secret ingredient for success. In the work that we do, we need to understand their lives and the challenges they face day-by-day, in order to design risk management solutions that make them more resilient to the unpredictable natural hazards around them.

We are a small team, but with a diverse range of skills. Nobody can brainstorm and implement solutions better than we can. We are excited for you to join our team and bring your fresh ideas to the table, but you can expect a range of challenging questions from our Business Managers in Guatemala and El Salvador, our M&E specialist, our Chief Strategy Officer, our Compliance officer, and most definitely from our CEO – as we all do with our own ideas and plans. We all challenge ourselves to think outside the box and take initiative, and that is why we believe we can do something world-leading in our work.

### **What to expect?**

We work very hard, but we enjoy what we do. Knowing that we are making a difference to the lives of people that really need it gets each of us out of bed in the morning. MiCRO launched its first ever product in Haiti in 2011, and since 2016 we have two products in Guatemala and El Salvador. Although we hope to expand globally in the future, we are currently focused on the work at hand in Central America and South America.

Our team works virtually, and in continual conversation over Zoom, Skype and email. We use different innovative tools to ensure accountability and create an enabling framework for discussion and innovative approaches. We meet together in person in average three times a year.

We expect you to live in Colombia and travel around the country and abroad in the region. You can expect travel from your home-base up to 20% of the time.

In order to start getting to know each other you will be engaged full-time for a year with an initial trial period of 3 months, followed by a longer term renewable contract.

MiCRO is ready to expand its partnerships and outreach, and you will lead this process. Amongst other activities, we would also expect your input and support to:

- Identify business opportunities that are financially sustainable with a wide range of distribution partners;
- Develop a pipeline of business opportunities for MiCRO and design the market entry strategies;
- Lead high level discussions with local partners;
- Develop and maintain a network of professional contacts of relevance for the Project;
- Develop a marketing plan in line with the Project goals;
- Actively contribute to a continuous improvement of MiCRO's operations;
- Lead client and team activities for an effective implementation of the marketing plan in the assigned market, which includes but is not limited to:
  - Client and internal communication;
  - Effective implementation of agreed workplan;
  - Early detect and offer solutions to problems;
  - Support of M&E activities;

The engagement is targeted for an immediate start.

### **What are we looking for?**

Nobody in the world has “cracked the nut” on the problems that we are trying to solve. That is why we realize that we cannot write a job description for exactly the individual that we need. We do know, however, that you are a leader that is comfortable managing teams and partners to drive the success of the project.

If you want to succeed in this role, you need to be intellectually curious, innovative, get out of your comfort zone and be ready to take initiative. We have many problems that we are trying to solve and tasks that we are trying to implement. You should be ready to take the lead on some of these.

You see yourself as one or several of the following profiles?. Please apply to this job opportunity by explaining why do you see yourself fitting in these profiles and how you could contribute to our work.

- **The banker to the poor.** You know all about microfinance, working with microfinance institutions, and have worked with financial products targeted at low-income populations.
- **The inclusive insurance guru.** You know plenty about the different types of insurance products, reinsurance contracts, and how insurance companies work in order to ensure that access to insurance is a reality.
- **The development worker who sees the commercially viable solutions as key.** You understand the target market we are trying to reach because you have worked extensively in development, and have lived many years in developing countries. You consider that real impact requires the private sector to be involved by designing innovative solutions that are financially sustainable.

- **The all-round smart individual.** You are a curious thinker who loves solving problems with business solutions. Maybe you have an MBA, or maybe you just have a brilliant business mind that understands the challenge of our need to create financially sustainable solutions to development problems.

Actually in some way, we hope that all of our applicants fall into the last category because our whole team has a curiosity that makes us love our work.

There are some additional skills that we strongly value for this position:

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- Experience in insurance or microinsurance, preferably in Colombia;
  - Strong communication and negotiation skills;
  - Resourcefulness and the ability to think creatively and independently about problems and potential solutions, drawing on both experience of industry best practices and original ideas;
  - Strong planning, organizational and project management skills;
  - Excellent team builder and networker, combined with a business vision for how to grow MiCRO's presence in Colombia and other jurisdictions;
  - A demonstrated track record of successfully analysing and/or implementing insurance product development processes;
  - Strong commitment to teamwork and accountability. The candidate should be highly organized, innovative, and committed to the goals of the team.
  - Dynamic, motivated and flexible with a clear understanding of the nature of start-ups and the need to get this done.
  - Availability to travel regionally, and to rural areas of Colombia;
  - Fluency in Spanish required, fluency in English a very strong plus.

To understand all of this a bit better, check out our website: <http://www.microrisk.org/>

Our YouTube Channel:

<https://www.youtube.com/channel/UCswpfwCADEv8p8vHvamDyew>

And check our latest Newsletter:

<https://mailchi.mp/dbd47becb4e5/micro-newsletter-286687>

If you think that MiCRO is a place for you, we would love to hear from you. Please send us your CV, tell us why do you fit to the profiles above and why do think you would be a great addition to our team.

**Email us at:** [cboelsterli@microrisk.org](mailto:cboelsterli@microrisk.org), [acamargo@microrisk.org](mailto:acamargo@microrisk.org) and [jobs@microrisk.org](mailto:jobs@microrisk.org)