



MiCRO is hiring!

Four positions: 1) Head of Growth Central America, 2) *Data scientist*, 3) *Senior IT specialist*, 4) *Communications specialist*.

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.

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 partners and investors 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.

We are a rather 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 actuary, or our business managers, and most definitely from our COO and 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. Although we hope to expand globally in the future, we are currently focused on the work at hand in Latin America. Our current countries of operations are Guatemala, El Salvador, Colombia, Mexico and others will follow suit.

Our team works mostly virtually, and in continual conversation over Zoom, phone, WhatsApp and email. We try to meet in person occasionally. We do not expect you to relocate, but for ease of time zones and travel, we have a very strong preference to hire individuals based in Latin America.

We know you are a talented individual and we will pay you accordingly.

What are we looking for?

If you want to succeed in MiCRO, you need to be intellectually curious and 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.

Nobody in the world has “cracked the nut” on the problems that we are trying to solve. That is why we realise that we cannot write a job description for exactly the individuals that we need. We do know, however, that you are a leader that continuously questions and improves the status quo to drive the success of the company. Furthermore, you see yourself as one or several of the following profiles:

- **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.
- **The data know-it-all.** You have a special relationship with numbers and love to use that gift in a pragmatic manner to solve day-to-day problems with the information provided by the data.
- **The world's improver through technology.** You see your great knowledge in IT as the tool to continuously improve current processes, as you understand the importance of efficiency for the success of the company.

Does any of the above ring a bell? If so, please keep reading for more details about the current opportunities to join our team.

Positon 1: Head of Growth for Central America

Guatemala and El Salvador were our first countries of operation in Central America. Our current portfolio and additional growth plans in the region call for a local person dedicated to lead a successful implementation.

Responsibilities will include:

- Lead current MiCRO activities in Central America;
- Further develop a pipeline of business opportunities for MiCRO and design the growth strategies, including market-based solutions and public programs in the region;
- Lead high level discussions with local partners and international partners present in the region;
- Develop and maintain a network of professional contacts of relevance for the company's objectives;
- Support product design efforts to ensure that the client's (distribution channel or insurance company) needs and those of the beneficiaries (insureds) are correctly addressed.
- Lead client and team activities for an effective implementation of opportunities in the assigned markets, which includes but is not limited to:
 - Client management;
 - Client and internal communication;
 - Effective implementation of agreed workplan;
 - Local trainings to our partners;
 - Early detection and solution of problems;

- Support of M&E activities;
- Monitor regulatory developments that may impact the business operation;

Skills that we strongly value for this position:

- Experience in insurance (or inclusive insurance or index-based insurance), preferably in Guatemala;
- 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, organisational and project management skills;
- Excellent team builder and networker, combined with a business vision for how to grow MiCRO's presence in Central America;
- Availability to travel regionally, including rural areas;
- Fluency in Spanish and English is required.

Position 2: Data scientist

We have a long history of improving and reducing the inherent base risk of our index-based products. To continue designing superior products, we are strengthening our ability to iteratively use the best data sources and modelling methodologies available.

Responsibilities will include:

- Mine and analyse data to drive optimization and improvement of product development;
- Develop custom data models and algorithms to be used in our day-to-day operation;
- Support the design of our indexes by developing additional tools to assess model performance.

Skills that we strongly value for this position:

- Innovative and creative data scientist;
- Strong problem-solving skills with an emphasis on product development;
- Experience modelling natural hazards;
- Experience using Python, SQL, and other statistical computer languages to manage data and draw insights from large data sets;
- Fluency in English and basic Spanish;
- Good team player and communication skills;
- A drive to learn and master new technologies and techniques.

Will be a plus if the candidate has:

- Knowledge of a variety of machine learning techniques (clustering, decision tree learning, artificial neural networks, etc.) and their real-world advantages/drawbacks;
- Experience in parametric insurance or inclusive insurance.

Position 3: Senior IT Specialist

To operate the innovative products designed by MiCRO, we developed a calculation platform (MiCAPP: MiCRO Calculation App), which extracts remote earth observation data, matches it against parameters in the insurance policy and determines the occurrence of triggering events for covered perils, such as drought, excess rain and/or earthquake. To support MiCRO's expansion, we need to strengthen our IT capabilities and bring MiCAPP to the next level.

Responsibilities will include:

- Continuous improvement and further development of MiCAPP's processes in terms of architecture, coding, security and workflow;
- Ensure MiCAPP's 24/7 security and auditability;
- Provide MiCAPP training to internal and external stakeholders;
- Contribute to operation (support and maintenance) of MiCAPP;
- Contribute to enhancements of MiCAPP's current functionalities;
- Prepare MiCAPP for international certifications, if needed.

Skills that we strongly value for this position:

- Proven experience supported by a portfolio of implemented projects;
- Senior developer in PHP and strong knowledge in Python, SQL databases and AWS implementations;
- Fluency in English and Spanish is a must;
- Good team player and communication skills.

Will be a plus if the candidate has:

- Experience in IT development for the insurance, banking, or telecom sectors and/or in IT certifications and compliance with IT security standards;
- Strong knowledge in React, JavaScript and Laravel frameworks;
- Mobile development and blockchain implementation.

Position 4: Communications Specialist

MiCRO is helping to close a protection gap that the insurance industry has not been able to close in its 300 years of existence. This deserves to be communicated appropriately, which requires dedicated resources to lead and deliver the communications and digital engagement strategy and implementation for MiCRO's further positioning.

Responsibilities will include:

- Developing an effective and measurable communications strategy and its work plan;
- Conceptualise and ideate all forms of content, including but not limited to infographics, newsletters, white papers, thought leadership articles, etc.;
- Produce appealing communications materials, including press releases, blogs, videos, presentations, brochures;

- Develop graphic content on an ongoing basis;
- Manage all the social media channels and digital marketing campaigns management;
- Regularly update and manage the content and visuals on the Website to ensure relevance;
- News monitoring (social media, press and events);
- Organisation of events (content, image and logistics);
- Support in creating and disseminating all event related communications materials and collateral for events including invitations, posters, etc.

Skills that we strongly value for this position:

- Written communication skills;
- Creative and ready to develop concepts and events (from ideation to communication);
- Demonstrated experience in producing various communications materials (press releases, talking points, blogs, human-interest stories, presentations, social media videos, brochures);
- Excellent team player with members of different countries; Proven skills in design and multimedia;
- Knowledge of photo editing software.

Will be a plus if the candidate has:

- Experience of simple video production and editing;
- Experience in behavioral science (strongly appreciated).

To understand all this a bit better, check out our website:

<http://www.microrisk.org/>

If you think that MiCRO is a place for you, we would love to hear from you. Send us your CV and tell us why you think you would be a great addition to our team:

Email us: jobs@microrisk.org