

JOB ADVERTISEMENT

Umwalimu SACCO is looking for inspired innovators, dynamic self-driven and highly creative personalities to collaborate with Umwalimu SACCO in taking it to the next level of success. If you feel you have what it takes, we would like to hear from you.

If you meet the qualification, please send us your applications, via email at recruitment@umwalimusacco.rw no later than 02.05./2024 at 5 PM local time. Put the job title as the subject of the email.

Interested candidates should submit soft copies of the motivation letters, CV's, copy of required degrees and other important documents like certificates of service rendered as a proof of required experience, National Identity Card, and other certificate of training or courses attended, Kindly note that only shortlisted candidates will be contacted for the exam and interview.

JOB TITLE	KNOWLEDGE, SKILLS AND EXPERIENCE REQUIRED	Key Result Areas
<p>1. LEGAL AFFAIRS MANAGER (1)</p> <p>Reports to: Director of Legal and Compliance Department:</p> <p>Age Limit: 40</p>	<ul style="list-style-type: none"> - Being a Rwandan by Nationality - Holder of Bachelor's Degree Law (LLB) / Master in Law (LLM), - Diploma in Legal practice - At least Seven (7) years of working experience in legal matters at managerial level for Bachelor's degree holders; - Five (5) years of working experience in the same field at managerial level for Master's Degree holders. <p>Knowledge and Skills</p> <ul style="list-style-type: none"> - Good Communication skills; - Management skills - Attention to details; - Ability to work under minimal supervision; - Excellent oral and written communication; - High level of creativity and innovation; - Update Knowledge of regulatory environment - Must be fluent in Kinyarwanda and English. Knowledge of French is an added value <p>Key responsibilities</p>	<ul style="list-style-type: none"> - 100% legal compliance - Excellence in execution of the role of Legal representative - UMWALIMU SACCO interests are protected in all contracts and business transactions - Ensure minimized legal exposure for UMWALIMU SACCO - Efficient debt recovery efforts/legal letters to customers for distress - Cost effective securitization of loans

	<ul style="list-style-type: none"> - Analyzing the legal implications of all the activities of the organization to ensure that the company conducts all its activities and operations within the existing legal framework - Identifying potential legal risks in the company and serves as an internal early warning system to management - Legal drafting of all agreements including but not limited to leases, and contracts for employment, commercial transactions, and supply agreements, etc. - Executes and manages appropriate legal action in response to litigation suits filed against the Cooperative by external parties and prosecutes third parties when company rights and/or interests are violated. - Assist in drafting legal advice within a specific area to managers and staff to ensure that decisions taken are legally correct. - Draft, review and amend legal documents drafted by, or sent to the organization. - Represent the organization at routine court hearings and tribunals to ensure that the organization's interests are effectively safeguarded and so that it carries out its legal obligations effectively. - Briefing / discussion with the lawyers for legal cases to ensure Cooperative interests are safeguarded; - Monitor the progress of legal transactions to ensure that the correct actions are taken at the appropriate times. - Represent the organization at meetings with external bodies on specific topics to ensure that the legal aspects of any decisions are fully considered. - Assist in carrying out research and prepare reports on any legally complex issues to ensure that the organization has full information about the legal implications of any decisions. - Draft and review complex legal documents on various matters, ensuring that these are legally sound and/or to ensure that the organization's interests are safeguarded. - Maintain an awareness of developments in the legal field which might affect the organization and prepare reports on relevant matters for consideration by management. 	
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	<ul style="list-style-type: none"> - Pursuits of debt collection including issuing of demand letters and follow up instructions to lawyers and auctioneers. - Performing any other duty as may be assigned by the Supervisor 	
<p>2. BRANCH MANAGERS (5)</p> <p>Reports to: Director of Operations</p> <p>Department: Operations</p> <p>Age Limit: 35</p> <p>NB: Be prepared to work in any of our established branch locations across the country."</p>	<ul style="list-style-type: none"> • Being a Rwandan by Nationality • Holder of Bachelor's Degree in Business related field (Accounting, management, finance, economics or Equivalent Degree • Advanced training in Business Management is desirable <p>A minimum of 3 consecutive years as Branch Manager in a Bank or a Microfinance.</p> <p>Job purpose To oversee the day-to-day management and supervision of the Branch and ensure expansion and business growth of the branch.</p> <p>Knowledge and Skills</p> <ul style="list-style-type: none"> • Business Management skills • Supervisory skills • Advanced knowledge in marketing and credit risk management • Expert knowledge in finance sector • Strong technical knowledge of the SACCO's products and services • Customer service skills <p>Key responsibilities</p> <ul style="list-style-type: none"> • Performance Management and Portfolio growth • Direct all operational aspects of the Branch including distribution operations, customer service, human resources, administration and sales, • Assess local market conditions and identify current and prospective sales opportunities; • Spearheading setting of realistic targets by branch staff • Develop and deliver products that meet customer requirements and maximize the return to the Branch • Responding appropriately to branch performance within the branch • Overseeing portfolio growth (Savings and credit) • Maintain a clean loans portfolio 	<ul style="list-style-type: none"> - Achievement of Branch performance targets - Develop staff - High rate of loan repayment - Branch revenues vis-à-vis expenditure - Provide powerful leadership - Ensure proper control measures/minimize losses frauds - Ensure customer service standards are excelled

	<p>2 Providing Leadership</p> <ul style="list-style-type: none"> • Providing and communicating the SACCO's strategy and policies to staff and ensure that these are effectively implemented • Direct and control the Branch team to ensure that they are appropriately motivated and trained and that they achieve their objectives • Control the effective provisions of SACCO's services to ensure quality of services and operational integrity in accordance with the SACCO's strategy and policy • Day to day decision making and problem solving on branch activities • Promote the SACCO's image in the community by linking with local authority and leadership as necessary and attending internal and external meetings and participation in community activities <p>3 Mentoring and Supervision</p> <ul style="list-style-type: none"> • Ensure staff are aware of established policies, procedures and applicable regulations • Follow up with Head Office to ensure availability of operational manuals, and that all staff understand the Umwalimu SACCO's operational policies and procedures; • Regular staff meeting • Responsible for Branch security • All branch banking activities • Ensure the tenets of Know Your Customer (KYC) are maintained • Conduct daily review of system generated reports including suspense accounts reports and follow up exceptions noted in reports <p>4 Budgetary responsibilities over the branch</p> <ul style="list-style-type: none"> • Annual budgeting • Managing of costs/loss reduction • Managing all branch's assets • Managing and approving expenses <p>5 Loan Processing/Credit Management</p> <ul style="list-style-type: none"> • Ensuring adequate appraisal of loans • Ensuring comprehensive business assessment 	
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	<ul style="list-style-type: none"> • Ensuring compliance to loan policies and regulation • Monitoring on daily basis loans in delinquency and make a proactive recovery <p>6 Default management</p> <ul style="list-style-type: none"> • Understanding the underlying causes of default • Providing leadership in cases of default and taking a proactive approach in minimizing default <p>Perform any other duties as assigned by the direct supervisor</p>	
<p>3. LEGAL DOCUMENTATION AND COMPLIANCE OFFICER (2)</p> <p>Reports to: Director of Legal and Compliance Department: Legal</p> <p>Age Limit: 35</p>	<ul style="list-style-type: none"> • Being a Rwandan by Nationality • Holder Bachelor's degree in Law (LLB) • Diploma in Legal Practice or any other equivalent qualification in law is an added value; • 3 years progressive experience in Legal field; <p>Job purpose Responsible for advising the management on legal matters and ensures compliance by the Cooperative to all legal/statutory requirements.</p> <p>Knowledge and Skills</p> <ul style="list-style-type: none"> • Good Communication skills; • Attention to details; • Ability to work under minimal supervision; • Excellent oral and written communication; • High level of creativity and innovation; • Must be fluent in Kinyarwanda and English, Knowledge of French is an added value <p>Key responsibilities</p> <ul style="list-style-type: none"> • Assist in providing accurate legal advice on less complex matters to the managers and staff to ensure that decisions taken are legally correct; • Carry out research and prepare reports on any legal issues to support the more senior members of the team; 	<ul style="list-style-type: none"> - Be the liaison with the regulator on legal compliance - Ensure UMWALIMU SACCO interests are protected in all contracts - Working with Credit Department to ensure efficient debt recovery efforts - Cost effective securitization of loans

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	<ul style="list-style-type: none"> • Assist in drafting legal documents on various matters, ensuring that these are legally sound and/or to ensure that the organization's interests are safeguarded; • Drafting of contracts with suppliers, business partnership including negotiating the contracts; • Drafting leases with landlords and corresponding with them; • Maintaining lease schedules; • Review documents to check for legal accuracy. • Analyze issues and problems to identify legal implications. • Maintain an awareness of developments in the legal field relevant to the organization, including reviewing and reporting on the implications of any new legislation; • Liaison with external lawyers/auctioneers; • Pursuit of debt collection including issuing of demand letters and follow up instructions to lawyers and auctioneers; • Perform any other duty as may be assigned by the Supervisor 	
<p>4. SECURITY OFFICERS (2)</p> <p>Reports to: Security Manager, Department: Operations</p> <p>Age Limit: 35</p>	<ul style="list-style-type: none"> • Being a Rwandan by Nationality • Bachelor degree or A1 advanced diploma in Information Technology or Electronics • Training certificates in CCTV, Access Control, Intruder Detection, Work through Scanner is an added value • At least 5 years as technician of security systems in a reputable organization (attach proof) • Having experience in security matters of a bank is an added value. <p>Job purpose Responsible for developing , implementing and administering all aspects of the banks security program and safety program by ensuring that the security of the Cooperative working environment and the assets of the Cooperative are safeguarded , make assessment and advise the management on arrears where security is a concern for action to be taken , responsible for proper functioning of the security equipment's installed at Head Office and in all branches to make sure security is maintained in all areas of UMWALIMU Sacco operation</p>	

	<p>locations. Advising the management on legal matters and ensures compliance by the Cooperative to all legal/statutory requirements.</p> <p>Skills& knowledge</p> <ul style="list-style-type: none"> • Professional training in Security, Safety procedures and Investigations preferred; • An appreciation of security procedures within banks and financial institutions; • Basic Knowledge of Computer use (MS Word, Excel, PowerPoint) <p>Key responsibilities</p> <ul style="list-style-type: none"> • Preparation and roll out of a well-documented security policy that is clear and understood by all. • Ensuring security to employees, SACCOs' assets and Premises and all other stakeholders. • Ensuring compliance with the regulators standards on matters security and compliance with other legal requirements on security including fire disaster preparedness. • Security administration including management of Security Access Systems, Guards, CCTV, and Alarms. • Conduct patrols and report suspicious activity, safety hazards, unusual circumstances, maintenance issues, accidents, issues and/or behavior. • Monitor building activity, secured access and prevent unauthorized access. • Respond to alarms in accordance to SLA standards. • Client key access control, screening and badging. • Monitoring and supervising the outsourced security guards to ensure all are at the working position with appropriate guarding equipments i.e guns. • Check surveillance cameras periodically to identify disruptions or unlawful acts. • Investigate people for suspicious activity or possessions • Respond to alarms by investigating and assessing the situation • Asset Protection including Facilities, Premises, and Staff. 	
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	<ul style="list-style-type: none"> • Conduct interviews and Investigations of internal Security matters • Act as the organization’s contact person with law enforcement officers • Conduct security risk assessments for the organization • Creation and management of a safety program including emergency procedures. • Security crisis management • Provide assistance to people in need • Apprehend and detain perpetrators according to legal protocol before arrival of authorities • Submit reports of daily surveillance activity and important occurrences. • Using your technical expertise to support maintenance of Security equipments installed at the Head Office and in branches and propose for outsourcing where not possible. • Work with external services providers for all issues relating to Security related projects for proper implementation. • Training staff on security and safety • Any other duties as assigned by immediate supervisor. 	
<p>5.INTERNAL AUDITORS (5)</p> <p>Reports to: Operations Audit Manager, Department: Internal Audit</p> <p>Age Limit: 35</p>	<ul style="list-style-type: none"> • Being a Rwandan by Nationality • Bachelor degree in Business related field (Accounting, management, finance, economics or Equivalent Degree) • Having CPA qualifications • At least 3 years’ experience in auditing (attach proof) <p>Job purpose</p> <ul style="list-style-type: none"> • Responsible for regular internal audit and inspection to ensure that controls are in place and that laid down policies and procedures are adhered. • Liaise with external auditors <p>Knowledge and Skills</p> <ul style="list-style-type: none"> ▪ Thorough knowledge of financial and regulatory requirements as relates to financial institutions ▪ Accounting principles and procedures including International Accounting standards and auditing standards and best practice from relevant institutions such as Rwanda Accountants Institute guidelines 	<ul style="list-style-type: none"> • 100% compliance with internal procedures and statutory regulation requirements. • Accurate management reports. • Timely and detailed investigative reports

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	<ul style="list-style-type: none"> ▪ Up to date knowledge of internal audit issues and trend especially risk based internal audit ▪ Good knowledge of the organization; ▪ Strong Analytical skills; ▪ Report writing and presentation skills. ▪ Computerized accounting system and Internal Audit procedures ▪ Communication skills ▪ Broad knowledge of operations and systems <p>Key responsibilities</p> <ul style="list-style-type: none"> • Ensure the organization develops sound policies and procedures that minimize risks without compromising efficiency • Evaluate the organization’s compliance with internal policies, procedures and operating instructions • Evaluate the organization’s compliance with statutory regulations and requirements • Conduct regular and surprise inspection of all procedures, policies and processes ensuring that they comply with all statutory requirements and best practice • Evaluate reliability of the information produced by the accounting and computerized systems of the Sacco • Provide investigation services to the line managers • Evaluate the efficacy of internal control procedures that are currently in place; • identifying if and where processes are not working as they should and advising on changes to be made; • performing risk assessments on key business activities and using this information to guide what to cover in audits; • Completes audit work papers by documenting audit tests and findings; • Communicates audit findings by preparing a final report; discussing findings with auditees; • Prepares special audit and control reports by collecting, analyzing, and summarizing operating information and trends; 	
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	<ul style="list-style-type: none"> • Make recommendations on how to improve internal controls and governance processes; • Conduct follow up reviews of financial, operational, or regulatory compliance deficiencies noted during audits • Maintains professional and technical knowledge by attending educational workshops; reviewing professional publications; establishing personal networks; participating in professional societies. • Perform other duties as required by the Supervisor, consistent with the goals, objectives, and responsibilities of the internal audit department and with the approval of the direct Supervisor 	
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EQUAL EMPLOYMENT OPPORTUNITY

UMWALIMU SACCO is committed to provide equal employment opportunity to the prospective candidates without direct or indirect discrimination on grounds of ethnic or social origin, gender, political and philosophical or religious opinions.

ADDITIONAL INFORMATION

Any supplementary information regarding the recruitment advertisement shall be obtained from Human Resource Department of Umwalimu SACCO at any time during the working hours: From 8:00 AM up to 6:00 PM starting from Monday to Friday.

Done at Kigali, 1.12.24/2024

RUTAGANDA Bosco
Director of Human Resources



12/04/24



UWAMBAJE Laurence
Director General



12/04/2024