



AMASEZERANO
COMMUNITY BANKING PLC

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JOB ADVERTISEMENT

Back Ground:

ACB Plc is a Christian Micro Finance Institution that started its operations in August 2006. It is licensed by the National Bank of Rwanda (BNR). Our vision is to be a leading Christian financial institution that contributes to holistic and sustainable development. Our mission is to bring holistic transformation into the community through quality financial services. Our values are quality service, transparency, integrity and accountability. We are committed to taking financial services closer to the people.

AMASEZERANO Community Banking (ACB Plc) is recruiting for a competent, qualified, dynamic and self-motivated individuals to fill the following positions below:

| POSITION | Roles and responsibilities | Qualifications and skills required: |
|--|---|---|
| 1. <u>Branch Manager</u> Number of Candidates: 1 Opening date: 1st November 2023 Closing date: 15th November 2023 | <ul style="list-style-type: none">➤ Create strategies to grow business opportunities for the Branch and the Bank in general;➤ Implement the Bank's strategy at branch level and ensure that all branch operations are in line with the Bank's overall goals and objectives to achieve business profitability;➤ Build new customer relationships;➤ Maintain an effective risk and compliance self-assessment program and ensure any weaknesses identified are addressed on a timely manner; | <ul style="list-style-type: none">✓ Bachelor's degree in finance or accounting or Management✓ Having 4 years and above working experience in banking sector managing different Banking operations including Portfolio management and sales.✓ Encouraging to team and staff; able to mentor and lead |



The position holder will be responsible with managing the day-to-day operations of a Branch. These responsibilities include developing business plans and attaining sales goals, delivering great customer care, and growing revenue through increased lending activity.

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| <ul style="list-style-type: none"> ➤ Retain existing customers; ➤ Address customer and employee satisfaction promptly; ➤ Ensure that all customers receive a consistently high-quality service by effectively managing routine compliance, physical security of the branch and bank assets, query and problem resolution, efficiency of communication channels, routine aspects of new business and account and relationship maintenance, ➤ Ensures customers financial needs are met; ➤ Develop and monitor bank sales strategies; ➤ Ensure effective / efficient implementation of bank-wide policies with respect to branch operations; ➤ Manage and monitor Branch loan Portfolio focusing both on its quality and growth; ➤ Identify and develop new sources of business opportunities; ➤ Proactively identify and assess the risks faced by the branch and maintain an effective system of controls to reduce the overall exposure; ➤ Train, mentor and guide Branch banking staff to function effectively and efficiently; ➤ Monitor, verify, rectify and update all accounting records; ➤ Maintain a high level of integrity and ethical standards by branch staff; ➤ Prepare operational reports for the head office; ➤ Manage expenses appropriately for the Branch; ➤ Supervise the administration of the vault through effective treasury management; | <ul style="list-style-type: none"> ✓ Creative problem solver who thrives when presented with a challenge ✓ Able to analyze financial records and transfer data ✓ Assists team members when needed to accomplish branch goals ✓ Able to analyze problems and strategize for better solutions ✓ Significant previous experience in the banking industry ✓ Excellent computer skills; experience in financial software. ✓ Exceptional knowledge of banking, finance, accounting, budgeting, cost accounting, and cost control principles ✓ Ability to manage employees, while multitasking large projects ✓ Pays strict attention to detail ✓ Excellent written and verbal communication skills ✓ Fluent in English and Kinyarwanda and/or French |
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- Bring out the best of the Branch's personnel by providing training, coaching, development and motivation;
 - Locate the areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities;
 - Share knowledge with other branches and head quarter on effective practices, competitive intelligence, business opportunities and needs;
 - Adhere to ethical standards and comply with all regulations/applicable laws;
 - Ensure proper documentation of all transactions and authorize transactions within approval limits;
 - Supervise activities of operations staff to ensure timely and efficient service delivery to customers;
 - Supervise counting of vault cash and verify agreement with cash register;
 - Perform random batch checking of transactions by subordinates and query exceptional transactions
 - Provide for staff motivation through ensuring proper working environment for efficient service delivery and client satisfaction through quality service;
 - Address customer issues as they arise to build good customer relations and achieve customer satisfaction for continued business profitability;
 - Verify cash outflow and inflow at the branch for accountability on movement of funds.
- Perform other duties as assigned by Head of Operations



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|--|---|--|
| <p>2. <u>Loan Officers</u></p> <p>Number of Candidates: 2</p> <p>Opening Date: 1st November 2023</p> <p>Closing date: 8th November 2023</p> <p><i>We are looking Loan Officers responsible for day-to-day coordination of all lending activities at the Branch level. Act as liaison between customers and the Bank and helping qualified applicants acquire loans in a timely manner.</i></p> | <ul style="list-style-type: none"> ➤ Implement the Bank's strategy at branch level and ensure that all branch operations are in line with the Bank's overall goals and objectives to achieve business profitability; ➤ Analyzing the prospective clients for loans and helping them with loan application procedure & formalities; ➤ Analyzing and verifying a client's creditworthiness ➤ Ensure clients are aware with the types of loans available, policies associated with loans and answering all the queries of customers pertaining to loan; ➤ Documentation, review and update the clients loan and credit files; ➤ Cross selling of the Bank products by mobilizing and finding the clients who are interested for the bank products and services; ➤ Conducting the field and onsite visits to the clients to verify the proper usage of loans granted; ➤ Resolve the issues and queries of the clients applying for loan and also help the client with the paperwork related with loan applications; ➤ Meet with loan applicants to identify their needs and collect information for loan applications; ➤ Analyze active loan files on a regular basis and recommend solutions to speed up the loan process; | <ul style="list-style-type: none"> ✓ Bachelor's Degree in Finance, Accounting, Management, Banking or Economics from a recognized institution; ✓ Three (3) years of working experience in Loan/Portfolio management in banking sector. ✓ Possessing strong communication skills ✓ Customer service focused ✓ Banking financial knowledge ✓ Possessing problem-solving skills ✓ Having negotiation skills ✓ Being honest with high integrity ✓ Knowledge of Banking operations and regulations ✓ Computer literacy ✓ Fluent in English and Kinyarwanda and/or French ✓ Ability to work under pressure |



- Ensure that all loans granted are fully secured with insurance covers and collaterals and registered where necessary;
- Interview applicants to define financial eligibility and feasibility of granting loans and establish debt payment plans;
- Submit loan applications from the Branch to the Credit Department on a timely manner for processing for efficient customer service delivery;
- Justify decisions (approval/rejection) on loan applications and explain deficiencies to loan applicants;
- Respond to applicants' questions and resolve any loan-related issues;
- Evaluating credit worthiness by processing loan applications and documentation within specified limits;
- Assess customer needs, explore all options and introduce different types of loans;
- Build trust relationships, customer loyalty and satisfaction throughout the underwriting process;
- Operate in compliance with laws and regulations and adhere to lending compliance guidelines;
- Maintain a high level of integrity and ethical standards within the Bank;



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|---|--|---|
| <p>3. <u>Cashiers</u></p> <p>Number of position: 2</p> <p>Opening Date: 1st November 2023</p> <p>Closing date: 8th November 2023</p> <p><i>Responsible for the day-to-day financial transactions that customers of the bank need to take care of, possess excellent basic mathematical/counting skills, as well as exceptional people skills, providing the first impression for a bank, making the customer feel safe, answering pertinent questions, and promoting the bank's services.</i></p> | <ul style="list-style-type: none"> ➤ Recording transactions which involve withdrawals, deposits, payments and preparing transaction reports; ➤ Balancing numbers at the end of the business day. ➤ Opening new accounts both current and saving accounts for the new clients joining the Bank; ➤ Promoting the Bank's products and services; ➤ Keeping customers' personal information confidential; ➤ Provide the customers with excellent service so that they continue to use the bank for all of their financial needs; ➤ Making the customer feel safe and answering relevant questions from customers; ➤ Communicate with other bank team members for proper execution of the duties; ➤ Performing document enquiries and resolving disputed transactions; ➤ Performing general duties in support of bank operations; ➤ Filling out paperwork/deposit and withdrawal slips; | <ul style="list-style-type: none"> ✓ Bachelor's degree in Finance, accounting or management; ✓ Having 1 year and above working experience on cashier position preferably in financial institutions; ✓ Knowledge of accounting and banking practices and techniques; ✓ Ability to process transactions quickly and accurately in fast paced environment; ✓ Analytical skills; ✓ Verbal and communication skills; ✓ Interpersonal skills and client-focused mentality; ✓ Able to work with minimal or no supervision; ✓ Accuracy and discretion; ✓ Ability to work as part of a team; ✓ Written and verbal communication skills; ✓ Organizational skills; ✓ Multitasking skills; ✓ Time management skills; ✓ Computer literacy especially MS Word and Excel; ✓ Able to work under pressure; ✓ Aged below 35 years; |



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|---|--|--|
| <p>4. <u>Cleaner</u></p> <p>Number of position: 1</p> <p>Opening Date: 1st November 2023</p> <p>Closing date: 8th November 2023</p> | <ul style="list-style-type: none"> ➤ Cleaning the business area ➤ Quality efficiency & delivery ➤ Stock and maintain supply room ➤ Customer care | <ul style="list-style-type: none"> ✓ Diploma (A2) ✓ A reasonable level of fitness ✓ Punctuality reliable ✓ Reading skills for the following instruction ✓ Ability to work as part of a team; ✓ Written and verbal communication skills; ✓ Organizational skills ✓ Multitasking skills ✓ Time management skills ✓ Computer literacy especially Word and Excel |

How to apply

The interested candidates should submit their application documents (CV, Academic certificates, Application letter, ID copy, Criminal record certificate and Original church Recommendation letter signed by your church Pastor) to the Office of Head of Human Resources and Development, not later than the deadline highlighted above at ACB Plc Head office.

Important Note:

ONLY shortlisted candidates will be contacted for written and interviews test.

Done at Kigali, on 1st NOVEMBER 2023

Eraste NSENGIYUMVA
Managing Director

