



CAREER OPPORTUNITY

- **“Assets and Liabilities Manager”**
- **“Corporate and SME Loan Analyst”**

Join the fastest growing bank
in Rwanda, **Apply Now**

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www.cogebanque.co.rw

I. ABOUT US

Compagnie Générale de Banque Plc (COGEBANQUE Plc) is a commercial bank that is licensed and regulated by the National Bank of Rwanda (BNR). It was incorporated on July 17, 1999 and currently has 28 branches, over 600 agents and 36 ATM Machines across the country so far.

Cogebanque Plc is proudly one of the leading indigenous banks with about 97% of its shareholders being Rwandese institutions and businessmen. Cogebanque Plc provides a comprehensive range of products and services targeted at Corporate, SMEs and Retail customers.



Mission

To create, maintain, and enhance shareholder value by providing unrivaled financial solutions to our customer.



Vision

To be a financial center of excellence and a leading provider of innovative financial solutions in Rwanda.



Values

Excellence, Integrity, Innovation, Teamwork, Flexibility, Open Communication, Accountability and Customer orientation

II. WHAT OPPORTUNITIES DO WE HAVE FOR YOU?

At Cogebanque we believe our Employees are the bridge to achieving our business development goals and creating sustainable social and economic change in our society. We make it our priority to ensure their growth and comfort while working with the Bank.

Apart from organizing frequent trainings, career building sessions and team building workshops for our Employees, we facilitate you to enjoy our wide range of services and products at favorable terms that ultimately could help you achieve your personal goals.

In the view of the above, Cogebanque Plc is looking Internal & External for inspired innovators, self-driven and highly creative personalities to collaborate with the Bank in taking it to the next level of success. If you feel you have what it takes, we would like to hear from you by applying for the below position/s.

If the position described below speaks to you, send us your application (Application letter + detailed CV) via email at jobvacancies@cogebank.com by or before **18th September 2020** marking the subject as “The Job You Are Applying for”. i.e. **“Assets and Liabilities Manager”** or **“Corporate and SME Loan Analyst”**

<i>Job Title and requirements</i>	<i>Job responsibilities</i>
<p>1. Assets & Liabilities Manager</p> <p>Grade: Manager</p> <p>Job summary</p> <p>The manager will be responsible for leading the implementation of the Bank's Asset & Liability Management policy. This will include focusing on ensuring that all business areas operate within the policies and procedures that were put in place for effective ALCO management and reporting and that appropriate strategy is set for ALM.</p> <p>Job Requirements</p> <ul style="list-style-type: none"> • Bachelor's degree in Business, Accounting, Finance, Economics, or closely related field • Having a Professional qualification in ACCA/CPA, CIMA is a very important added advantage • A minimum of 4 years' experience in a finance/treasury role in a regulated financial institution <p>General and Behavioral</p> <ul style="list-style-type: none"> • Having good knowledge and experience in managing the fund transfer pricing • Very good understanding of banks' market risks and the analysis tools for the risks • Having experience in liquidity risk management with good understanding of tools used to identify, and manage such risks. • Very good in preparation of reports such as financial reports and ALM reports • Must have very good analytical skills • Excellent oral and written communication • Ability to manage relationships and expectations on various levels • Excellent interpersonal skills • Good planning and organisation skills 	<p>Key Responsibilities:</p> <p>ALM</p> <ul style="list-style-type: none"> • Overall management of the bank's balance sheet, to ensure that the bank is liquid and adequately funded, and other related risks are well managed. • Regular assessment and reporting the Bank's Asset and Liability mismatches in respect to foreign currency, liquidity, and interest rate etc. (including sensitivity analysis), and managing the implementation of required short-and medium-term measures to ensure that gaps are in line with the Bank's strategy and ALM policy. • Identify and monitor all ALM related risk exposures regularly to ensure they do not adversely affect the bank. • Provide vital input on matters relating to capital structure and hedging of various ALM related risks. • Help to optimize the Bank's returns from the securities portfolio and from similar operations • Provide support the treasury unit in managing daily cash balances, and surplus cash for other earning assets (e.g. money markets, fixed income). • Preparing monthly reports (Management ALCO reports) and quarterly CAMELS reports to the board • Actively participate in the implementation of relevant ALM tools and ensure that these tools are fit for purpose and functionality up to date. <p>FTP management.</p> <ul style="list-style-type: none"> • Maintenance of the fund transfer pricing in-house system and ensure that the financial data is accurate and well updated all the time • Work with the business units (branches, treasury unit and corporate department) and ensure that fund supplies and demands by business units are well priced on daily basis • Work with IT and service providers to ensure that the FTP system is up and running all the time • Provide the required support to team (s) in charge of performance management by providing the data needed for the correct assessment.

2. Corporate & SME Loan Analyst

Grade: *Principal Sr. Officer*

Job summary

Analyze current credit data and financial statements of firms to determine the degree of risk involved in extending credit or lending money. Prepare reports with this credit information for use in decision-making.

Job Requirements

- BBA (Finance or Accounting), Bachelor's Degree in Economics or Management
- 3 years as a lending/credit officer in the lending field in a large financial institution

General and Behavioral

- Ability to work under minimal supervision
- Excellent oral and written communication
- High level of creativity and innovation
- Good planning and organisation skills
- Excellent analytical skills
- Good problem solving and analysis
- Excellent relationship building and networking

Key Responsibilities:

Credit Analysis

- Analyse credit data and financial statements to determine the degree of risk involved in extending credit or lending money;
- Complete loan applications, including credit analyses and summaries of loan requests, and submit to loan committees for approval;
- Generate financial ratios, using computer programs, to evaluate customers' financial status;
- Compare liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the banking industry;
- Review individual or commercial customer files to identify and select delinquent accounts for collection;
- Periodic analysis of non-performing loans and make recommendations to management;

Reporting

- Prepare reports that include the degree of risk involved in extending credit or lending money;
- Evaluate customer records and recommend payment plans based on earnings, savings data, payment history, and purchase activity

Customer Service

- Consult with customers to resolve complaints and verify financial and credit transactions.
- Credit committee meetings

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