



CAREER OPPORTUNITY

- “*Products Development and Innovation Sr. Officer*”

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

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www.cogebanque.co.rw

I. ABOUT US

Cogebanque (Compagnie Générale de Banque Plc) is a Rwanda based commercial bank, licensed by the National Bank of Rwanda. It started operations in 1999.

It is one of the fastest growing banks in Rwanda and today has 28 branches, over 600 agents, and 36 ATMs across the country. These are supported by Mobile banking (USSD on *505# and Mobile App “Coge mBank”), Cards (Mastercards & Smart cash), SchoolGEAR and internet banking delivery channels accessible through different media.

Cogebanque has been serving Rwandan industries for over 22 years with innovative services to its customers and has positively impacted the Rwandan economy.

Cogebanque 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 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 via email at jobvacancies@cogebank.com by or before **10th February 2022** marking the subject as “The Job You Are Applying for”. i.e. “***Products Development and Innovation Sr. Officer***”

<i>Job Title and requirements</i>	<i>Job responsibilities</i>
<p>* Products Development and Innovation Sr. Officer</p> <p>Grade: Senior officer</p> <p>Position Summary:</p> <p>The Product Development and Innovation Officer is responsible for Administering and Managing the Bank's Products Development, Innovation and Research Unit. The job holder requires a unique combination of creativity and analytical skills to drive the Bank's products vision and lead the entire development cycle for all new and restructured products, services and channels based on a product roadmap formulated by the Bank.</p> <p>JOB REQUIREMENT</p> <ul style="list-style-type: none"> • Bachelor's degree in Business, Marketing, Communication, Applied statistics, Finance or related field from a recognized institution. • The ideal candidate should have a minimum of 3 years' experience in sales or product development (Bank 's or FMCG Products) or similar environment. Having proven professional experience in developing digital financial services will be an important added value. • Knowledge of the Rwandan market consumers' buying behaviour and evolving trends. • Good understanding of the Rwandan legislation framework and environment. • Expertise and ability to work on multiple projects successfully. • Financial analysis • Project planning and management • Demonstrating excellent verbal, written and interpersonal communication skills in English & Kinyarwanda. • People management and leadership skill • Data analysis and business analytics • Planning skills. • Creativity and innovation skills • Results driven, self-motivated with entrepreneurial leadership. • Attention to details 	<p>Key Responsibilities:</p> <p>Development of new products</p> <ul style="list-style-type: none"> • Design and review concepts for new financial products • Participate in testing product concepts with the targeted customers and staff for refine to prototype • Present prototypes to Product Development Committee (PDC) for review and approval • Prepare product proposals complete with financial projections and set targets • Prepare/review product pilot tests and roll out protocols and submit these for review • Draft Executive Committee and Board papers for soliciting new products approvals • Prepare/ review product FAQs and Answers write ups for both existing and new products • Attend Product Development Committee meetings and be its secretary <p>Product performance monitoring</p> <ul style="list-style-type: none"> • Present reports to the Product Development Committee (PDC) • Review Bank products performance for new/ existing products • Follow up on the Product Development Committee decisions <p>Competitor analysis</p> <ul style="list-style-type: none"> • Review Financial Institutions (Commercial Banks, MFI, MNOs, and Credit Institutions) year-end financial performance analysis reports • Review loan and deposit products competitor analysis reports • Review other auxiliary services competitor analysis reports <p>Feasibility studies for new service outlets (Branches and alternative channels)</p> <ul style="list-style-type: none"> • Review draft proposals for feasibility studies • Review market events monitoring reports • Analyze customer data base to gain insight <p>Planning and budgeting</p> <ul style="list-style-type: none"> • Draft product development and research strategic and annual operating plans • Budget Champion for product development unit.