

Overview of the Organization

Born from the community spirit of Authentic Word Ministries/Zion Temple Celebration Center (AWM/ZTCC) in 2023, TC Kira Microfinance Plc, embarks on a mission to empower Rwandan's growth through innovative financial services. Specializing in uplifting SMEs, households and enterprises, we are setting our sights beyond Rwanda, aiming for a broader impact across Africa. With us, you are not just a client but a partner in prosperity.

1. Position: Loan Officer

Category: D

Number of positions: 2

Loan Officer will be in charge of:

- Identifying and pursuing new business opportunities with potential clients,
- Conducting financial assessments to understand clients' needs and risk tolerance,
- Providing financial advice and recommending appropriate banking products to customers,
- Reach out to prospective bank customers and establish business relationships,
- Evaluate customer's financial needs, provide banking solutions and refer them to the appropriate bank product,
- Create new checking, savings and other deposit accounts for clients,
- Clearly explain product and service benefits, requirements and restrictions, changes and other related product information to clients and bank employees,
- Manage customer accounts, including opening and closing accounts and overseeing transactions,
- Provide ongoing banking relationship services with existing clients,
- Ensure customer satisfaction and resolve issues with banking products or services.

Qualifications for Loan Officer

- Hold a Bachelor's degree in business, management, finance/accounting, or related fields,
- **Minimum of three (3) years of recent overall experience in sales and/or marketing,**
- Excellent written and verbal communication and interpersonal skills,
- Personal computer and data entry experience,
- The ability to maintain a professional, courteous demeanor even under high-pressure circumstances,
- Knowledge of banking software and terminology,
- Knowledge of banking rules and regulations,
- Ability to process customer requests, identify problems and provide solutions aiming to grow assets and liabilities.

2. Position: Credit Analyst Officer

Category: D

Number of positions: 1

Credit Analyst Officer will be charge of:

- Gathers and analyzes loan applications' financial data to evaluate risk,
- Assessing, analyzing and interpreting complex financial information, and making recommendations based on this,
- Assesses credit worthiness of individuals, companies and institutions,
- Makes recommendations about whether to increase, adjust, extend, or close lines of credit,
- Prepares and presents credit reports,
- Monitors and adheres to collateral compliance covenants,
- Ensures that all loans are made in adherence with financial regulations,
- Analyzes data to verify information and uncover fraud,
- Helps to update and improve credit rating criteria,
- Building and maintaining clients' relationships,
- Keeping knowledge of key issues up to date (for example legal, market risk and compliance issues),
- Helping to enhance the quality of credit applications.

Qualifications and skills of Credit Analyst Officer

- Bachelor's degree in business, accounting, economics or finance,
- **Minimum of three (3) years of recent overall experience in sales and/or marketing,**
- Knowledge of commercial credit products, market trends, and/or loan procedures,
- Attention to detail,
- Analytical and critical thinking skills,
- Quantitative analysis skills,
- Strong time management and multitasking skills,
- Strong communication skills,
- Adept at high stakes decision making and negotiation,
- Strong interpersonal and customer service skills, including the ability to form and maintain client and business relationships,
- Discretion and a dedication to protecting the financial privacy of clients, business partners and employer.

3. Position: Deposit Mobilization Officer

Category: E

Number of positions: 1

- Source appropriately priced and structured deposit liabilities for the company from retail and institutional sources,
- Cultivate new clientele on an on-going basis,
- Meet assigned sales targets and quotas in deposit mobilization and other assigned tasks,
- Cultivate and maintain courteous and efficient relationship with clients by serving as the single point of contact for new business as well as existing portfolios,
- Timely response to feedback and other customer related issues or requests,
- Participate in creating new and better marketing based on field experience,
- Ensure the form for opening a fixed deposit account is adequately completed and registered,
- Work with the team to develop and implement a business development plan to improve deposit mobilization and retention of deposit and also manage withdrawal attribution,
- Contribute to the development of innovative savings products in line with customer needs to achieve the overall deposit targets,
- Liaise with team lead to ensure that, due diligence is enforced to meet the requirements of the regulator and also protect the interest of the depositors and the organization.

Qualification and skills for Deposit Mobilization Officer

- Bachelor's degree in Banking, Management, Finance, Accounting, Marketing or a related field,
- Minimum of two (2) years in deposit mobilization or related functions.
- Target and results oriented and willing to take responsibilities,
- Possess excellent communication and presentation skills, with a basic level of sophistication in personal interaction and grooming,
- Have the ability to initiate and pursue projects approved by management on his initiative,
- Confident personality with good analytical and problem-solving skills.

Interested candidate must send cover letter and detail CV at email: info@trustcapitalkira.com not later than 22nd November 2024 at midnight.

Done at Kigali, on 15th November 2024

Managing Director

TC Kira