

# EXTERNAL ADVERT FOR THE RECRUITMENT FOR THE POSITION OF COLLATERAL MANAGEMENT OFFICER

UMUTANGUHA FINANCE COMPANY PLC (UFC PLC) in acronyms a company duly registered in the Register for Companies under TIN: 101310843 exercising the micro finance business activities under the License of the Central Bank (BNR) at PO BOX 2998 KIGALI-RWANDA, its Head Office NYAMIRAMBO, KN 2 Avenue-Building No177, Opposite Kigali Pele Stadium 2ndFloor, Tel: (+250) 788387730, Company's email: info@ufinance.co.rw; Toll Free: 5020, wishes to recruit focused, results-oriented and suitably qualified professionals to fill the following position:

Position

: Collateral Management Officer

One (1) Vacant Post at UFC Plc Head Office

Location

: Rwanda

Job category

: E-3

Type of recruitment : External,

Closing date

: 27th December 2024 at 5:00 PM

## PURPOSE OF THE POSITION

The Collateral Management Officer plays a vital role in ensuring the accurate registration, monitoring, and maintenance of collateral in adherence to regulatory guidelines and internal policies, thereby mitigating credit risk for UMUTANGUHA FINANCE COMPANY PLC (UFC PLC).

## MAIN RESPONSIBILITIES

## 1. Collateral registration and de-and monitoring

- Register collateral accurately and promptly upon loan initiation.
- Make sure that collateral registration and deregistration is properly done and completed on time, ensuring all necessary documentation is complete and compliant
- Submit Collateral registration certificate to responsible department for disbursement immediately once obtain:
- Registering collaterals basing on their status(nature) such as House; Land; Car...
- Regularly monitor collateral status to ensure loan security.
- Verify loan repayment as proof of payment before de-registering collateral assets.
- Act as a resource person for collateral-related inquiries.
- Identify and address key challenges in collateral management efficiently and follow up on collateral audits raised issues





### 2. Reporting and Compliance

- Compile and maintain collateral data for reporting purposes.
- Ensure compliance with credit risk management policies and procedures.

#### 3. Other

Proactively seek solutions to enhance collateral management processes Any other related duties assigned by the supervisor

## Qualifications, Skills and Experience:

- The candidate should hold a Bachelor's degree in Bachelor's degree in Finance, Banking, Business Administration, Law or related field.
- · At least three-years relevant experience in Bank or Micro-Finance Institutions, and having one year occupying similar position with collateral management duties will be an added value;
- Good financial analysis
- · Good knowledge of RDB system
- Proficiency in MS Office, particularly Excel and Word.
- Strong attention to detail and accuracy in data management.
- Good understanding of banking regulations and compliance requirements pertaining to collateral management.
- Proficiency in collateral registration and monitoring processes.
- Proactive approach to problem-solving and process improvement.
- Strong organizational skills for maintaining collateral documentation.
- Understanding of credit risk mitigation strategies.
- Ability to handle confidential information with discretion.
- · Continuous learning and staying updated on industry trends and developments in collateral management.
- Time management spirit
- The candidate must have working knowledge in both English and French

#### How to apply for the job:

#### Please submit your:

- Application letter
- Curriculum vitae
- Studies documents (copies of Certificates, academic transcripts, degree, etc)
- Training and experience documents
- A list of three references and their contacts



Electronically to: ufc.recruitment@ufinance.co.rw (Please mention the position you are applying for in

The deadline for receiving applications is 27th December 2024 at 5:00 PM NB:

Only short-listed candidates will be contacted

Done at Kigali, 5th December 2024

Mrs. Josephine MUKUNDIYIMANA **HR& Admin Manager** 

P.O.Box: 2998 KIGALI Code: 101310843

Mr. Noel MUHAWENIMANA Chief Executive Officer