



RECRUITMENT NOTICE N° 001/04/2021

To address constraints hindering the quality of health services in Rwanda, the Government of Rwanda recommended the Ministry of Health to define strategies to motivate and retain health professionals in the public sector. The Ministry of Health has identified the Health Sector Staff – Mutual Aid Group (HSS-MAG) among the multidimensional strategies that can be implemented to incentivize and retain health professionals in public health facilities in Rwanda. In 2017, the HSS MAG registered as a savings and credit scheme for health sector staff, with the primary objective of improving their socio-economic conditions and promoting access to finance, by assisting staff to make savings and access low-rate loans.

HSS-MAG wishes to recruit the competent and self-driven staff on the position of Operations Officer and Recovery Officer on permanent basis regardless the gender, and other kind of discriminations.

1. RECRUITMENT DETAILS:

Position: **Recovery Officer and Operations Officer**

Number of needed staff: **One per position**

Employment period: **Open-ended period (Full-time)**

Working place: **HSS-MAG Head Office**

2. OPERATIONS OFFICER JOB PURPOSE STATEMENT

Reporting to the Head of Operations Unit, the Operations officer is responsible to ensure that there is a smooth running of daily routine operations, carried out without any major risk and that all members' queries are processed in a timely manner. All these must be carried out within the defined policies and procedures of the HSS-MAG.

2.1. Key responsibilities

- Counter checking vouchers before posting in the system;
- Processing inwards and outwards transactions;
- Ensure that there are no income leakages;
- Printing reports checking and submitting as necessary;
- Writing and processing of transfer payments once authorized as per limits;
- Ensure documentation inquiries are responded to;
- Ensure the monitoring and reconciliations relating to members' savings;
- Ensure the management and monitoring of inactive and dormant accounts;
- Ensure the compliance to policy and procedures;
- Ensure that frauds and forgeries are maintained at a minimum level;
- Ensure daily reconciliations and posting of bank charges and commissions;
- Assist in following up reconciliation items with the accountant;

- Ensure that members' service standards are maintained at agreed level;
- Filling and transfer of all transaction files to the archives as well as maintaining the archive register;
- Any other duties as allocated from time to time.

2.2. Key measurable goals

- Reconciled bank statements
- Timely and accurate System records
- Minimum frauds & forgeries
- Excellent customer service

2.3. Skills & Competencies:

- Have excellent financial analysis skills
- Have excellent communication and interpersonal skills
- Have Knowledge of savings and credit Operations of microfinance
- Have excellent report writing and presentation skills

2.4. Requirements:

- Ambitious professional with a Bachelor's Degree in Accountant, Business and Administration, Finance or related field
- At least two (2) years of relevant professional experience, working in a Microfinance environment is an added advantage
- To be between 25 and 35 years' old

3. RECOVERY OFFICER JOB PURPOSE STATEMENT

Reporting to the Head of Credit Unit, the Recovery officer is responsible to manage nonperforming loans to preserve capital and to understand the borrower's problems and identify and resolve problems with unpaid loans.

3.1. Key responsibilities

- Monitor overdue and defaulted loans daily to timely provide an update or recommendation to upper manager;
- Take a lead role in discovering written off loans and all loans in arrears while working closely with HRs and members' representatives at MoH, affiliated institutions and hospitals level.
- Use various techniques of debit recovery and handle complex situations in a professional manner
- Maintain accurate status off outstanding loans and prepare periodical reports (quarterly basis);
- Maintain accurate statistics on recoveries;
- Put in place mechanisms of managing Loan portfolio to ensure a healthy portfolio at all times
- Reviewing documentation (all aspects of loan contract) to assess liability understand the borrower's problems, formulate strategies and initiatives to reach amicable solutions to settle the debit.
- Provide written reminder of repayment to borrowers with loan in arrears or contact them by telephone;
- Ensure the compliance of policies and procedures for debt collection.
- Prepare and submit daily reports of the overdue and repayment for all credit facilities to keep all related stakeholders informed of the status;



- Input and update status on analyzed case into Case Under Analysis of Recovery to ensure the case is solved properly;
- Follow up and verify with the loan officers to get updates of reasons for repayment lateness and next action plan to handle the case;
- Review and update overdue members that exceed timeline set in the HSS-MAG's policies to timely handle the case;
- Track and prepare list of restructured or rescheduled members by working closely with loan officers to better administer the repayment schedules;
- Respond to all the inquiries, issues, or errors related to repayment to all personnel when required;
- Arrange appropriate time to chase and follow up with member to ensure agreed terms and conditions are made;
- Process to do a manual settlement to member when appropriate;
- Conduct site visit to those overdue and/or defaulted member when assigned by upper manager;
- Any other duties as allocated from time to time.

3.2. Key measurable goals

- Maintaining default rate at stipulated levels
- Professional and efficient debt recovery
- Preparation of monthly and quarterly reports on debt recovery
- Champion credit information
- Debt Recovery Analysis

3.3. Skills & Competencies

- Ability to handle difficult members with diplomacy and tact
- Accuracy and attention to detail.
- Ability to maintain high sense of confidentiality.
- Excellent communication and interpersonal skills
- Analytical and negotiation skills
- Ability to work under pressure
- Ability to work with minimal supervision
- Team player
- High Integrity and strong ethical standards
- Business environment awareness

3.4. Requirements:

- Ambitious professional with a Bachelor's Degree in Accountant, Business and Administration, Finance or related field from a recognized university;
- At least two (2) years of relevant professional experience, working in a Microfinance environment as loan officer or recovery officer is an added advantage
- To be between 25 and 35 years' old
-

JOB APPLICATION PROCEDURES

Interested candidates should submit soft copies of the motivation letter, CV and copy of required degree, other important documents and Maximum of 3 persons of professional references addressed electronically



to the HSS-MAG Office at the Ministry of Health, latest 05/05/2021 at 6:00 PM on the following email address: info@hssmag.rw

Questions/clarifications may be requested by email to the following email address: info@hssmag.rw

Kindly note that only shortlisted candidates will be contacted for the exam and interview.

Done at Kigali, on 15/04/2021

UWAMBAYINGABIRE Claudine

General Manager

