



TC KIRA
TRUST CAPITAL - KIRA MICROFINANCE PLC

Trust Capital Kira Microfinance Plc (TC - KIRA), is a deposit-taking microfinance institution that offers bank services to clients such as advance loans, collecting depots, and other financial services.

TC - KIRA is seeking to recruit suitable candidates to fill the following vacant positions:

1. Risk and Compliance manager

The person at this position will be in charge of:

- provide quantitative risk analytics,
- advising the business on risk impact and opportunities, and the appropriate response strategies thereto,
- Assuring the organizational health, regulatory compliance, and internal control environment.
- Performs credit analysis and reviews for existing and new customers.
- Prepare monthly credit and market risk management reports.
- Assist in developing and implementing credit and market risk frameworks and policies.
- Perform risk assessments and establish our company's tolerance for risk
- Review our current compliance policies and procedures to identify areas of improvement
- Draft new and update existing internal risk and compliance policies so that they match industry standards
- Conduct regular internal audits to ensure compliance procedures are followed across the organization
- Maintaining records of compliance practices
- Establish relationships with important external bodies and stay up-to-date on the changes in industry requirements and all relevant regulations.
- Organize workshops and training sessions to educate and update employees on the organization's compliance policies, regulations, and processes
- Prepare risk management reports for top-level management based on internal reviews and advise the executives on risk mitigation measures and implementation of adequate compliance programs

Requirements

- Bachelor's degree in Risk Management, Human Resources, or a related field
- At least 5 years of experience in Risk Management, Compliance, or similar areas
- 2 years in a managerial or supervisory role
- In-depth understanding of local regulations relevant to our industry
- Excellent problem-solving skills and attention to detail
- Exceptional interpersonal and communication skills
- Compliance certifications will be considered a plus [CCEP, CISSP, CRCM, etc.]



2. Operations and cash management Manager

The person at this position will be in charge of:

- Oversees operational systems, processes, and infrastructure while looking for opportunities of improvement or revision.
- Anticipates and tracks operational and tactical risks and provides strategic solutions.
- Manages day-to-day business of the operations department while balancing the responsibilities of various business lines such as business analysis, vendor, and risk management.
- Works with sales teams to help set and meet daily and quarterly goals.
- Plays a significant role in long-term planning, project status reporting, and implementing change control processes.
- Works closely with the Head of Business and Operations and MD on other special planning and departmental projects.
- Oversees and reports weekly, monthly, quarterly, and annual metrics.
- Identifies trends and assesses opportunities to improve processes and execution.
- Completes reasonability testing and information validation before circulating findings and recommendations to key stakeholders.
- Collaborates with other back-office team members to ensure seamless business execution, reinforce positive morale, and uphold company values.
- Raises and tracks issues and conflicts, remove barriers, resolve issues of medium complexity involving stakeholders and escalate to appropriate level when required.
- Establishes and maintains credible, professional relationships with clients, internal business lines, and external vendors.
- Solicits and responds to feedback while gaining commitment and support.
- Supports back-office and firm-wide training programs, reinforcing tech and operations infrastructure between departments to ensure consistency and quality standards are met.
- Stays up to date on industry regulations, trends, and technology.
- Works closely with management team to ensure all operational, administrative, and compliance functions within the firm are being properly executed in accordance to regulatory-based best practices.
- Directs cash management operations to include daily cash planning and monitoring across the institution,
- Reviews and drives improvements in cash management, ensuring financial obligations are met in accordance with Company policies and procedures.
- Completes all cash management set-up documentation.
- processes; prepares correspondence and proposals directed to and for cash management.
- Supervise daily cash control at the HQ and manage the strong room and safe.



Operations Manager Qualifications / Skills:

- Addressing operational concerns and issues, monitoring overall customer satisfaction
- Developing and implementing operational procedures and policies
- Analyzing training needs/requirements
- Excellent interpersonal communication and organizing skills to coordinate project activities
- Ability to communicate with others effectively
- Ability to conduct research for special projects, respond to timely inquiries, and present written/ oral briefings
- Ability to work with details and time-sensitive issues
- Good decision-making skills and response to high-pressure situations

Education and Experience

- Bachelor's degree in business, information systems, finance/accounting, or related fields
- Minimum of two (2) years of recent overall project management experience
- Experience may be considered equivalent if experience demonstrated increased depth and breadth of responsibility
- A Project Management Professional (PMP) certified by the Project Management Institute (PMI) can be used in lieu of the educational requirements

3. Branch Manager

The overall branch manager's responsibilities include managing resources and staff, developing and attaining sales goals, delivering customer service, and growing the location's revenues while minimizing risk and operational inefficiencies.

The Branch Manager is in charge of:

- Direct all operational aspects including customer service, human resources, administration, and sales
- Assess local market conditions and identify current and prospective sales opportunities
- Develop forecasts, financial objectives and branch business plans
- Meet goals and metrics
- Manage budget and allocate funds appropriately
- Bring out the best of the branch's personnel by providing training, coaching, development and motivation
- Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities
- Share knowledge with other branches and headquarters on effective practices, competitive intelligence, business opportunities and needs
- Address customer and employee satisfaction issues promptly



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- Adhere to high ethical standards, and comply with all regulations/applicable laws
- Network to improve the presence and reputation of the branch and company
- Stay abreast of competing markets and provide reports on market movement and penetration

Requirements and skills and qualification

- Proven branch management experience, as a Bank Manager or similar role for at least 2 years in a financial institution,
- Sufficient knowledge of modern management techniques and best practices
- Ability to meet sales targets and production goals,
- Familiarity with the industry's rules and regulations
- Excellent organizational skills
- Results-driven and customer-focused
- Leadership and human resources management skills
- Hold a bachelor's degree in Business Administration, Marketing or a related field
- Hold a Bachelor's degree in business, information systems, finance/accounting, or related fields
- Minimum of Five (5) years of recent overall branch management, sales and marketing

4. HR and Logistics officer

The HR and Logistics Officer is responsible for providing support in areas related to human resources according to TC KIRA Microfinance policies and procedures. She/he supports the recruitment, hiring of short-term and long-term staff, employee onboarding, performance management and evaluation as well as day-to-day support to staff for all personnel issues. The person in this position will also manage the company's logistics and facilities. This position reports to the Finance and Administration Manager.

Detail Job description:

HR tasks

- Recruitment of staff in full compliance with TC Kira Microfinance policies and procedures as well as local labor law.
- Participate in the recruitment of staff including screening of candidates in collaboration with the management team, short-listing of ideal candidates, organizing and sitting in interviews, making hiring recommendations, and ensure a transparent and bias-free recruitment process.
- Collect, verify, and review necessary documentation for selected candidates and prepare employment agreements for all staff.
- Establish and maintain a system for personnel files and generating required reports.



- Provide new employee orientation and ensure all staff are properly trained on personnel policies.
- Maintain all staff timesheets and leave records and prepare monthly timesheet reports to finance including leave taken, changes in status, increases, or transfers for the payroll.
- Establish a calendar and process for completing annual and probationary employee performance evaluations.
- Provide assistance and advice to supervisors charged with conducting evaluations of staff members in their units and monitor compliance with the process. Track and notify managers when annual appraisals are due – manage any resulting staffing change requests and contract amendments – ensure that policies and procedures are followed according to the Personnel & Policy Manual.
- Audit of HR files no less than bi-annually.

Logistics tasks

- Support daily administrative operations of the company, including facilities, logistics, security, and record and file management.
- Schedule and prepare materials for meetings, and coordinate for conferences, workshops, training sessions, and other events.
- Make travel/logistics arrangements and coordinate company travel schedule.
- Maintain relationships with office building management.
- Maintain relationships with vendors or suppliers who provide administrative and/or operational support including, but not limited to, insurance companies, hotels, car rentals, internet, and telecommunications.
- Follow-up on the maintenance and procurement of all computer equipment, office furniture, and office supplies.
- Maintain and manage petty cash account as necessary (alternative custodian).
- Assist in coordinating transmission and receipt of different company correspondences.
- Other tasks as assigned.

Qualification

- Bachelor's degree required, preferably in human resources, administration, or other related field.
- At least 2 years of professional experience with HR and/or general services,
- Strong organizational, administrative, and organizational skills.
- Computer literate with email, word processing, and spreadsheet experience.
- Demonstrated ability to responsibly and ethically handle sensitive and confidential information.
- Strong communication skills both written and oral in English/French



5. Branch Relationship officer

The branch Relationship Officer is responsible for 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.

Responsibilities for Relationship Banker

- Reach out to prospective bank customers and establish business relationships.
- Evaluate customers' 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 Relationship Officer

- 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
- Strong math and critical thinking skills
- Ability to process customer requests, identify problems and provide solutions aiming to grow assets and liabilities.
- Ability to work both independently and as part of a team
- Prior personal banking experience or experience in sales and customer service is a plus.
- Hold a Bachelor's degree in business, management, finance/accounting, or related fields
- Minimum of Five (3) years of recent overall experience in sales and/or marketing



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Interested candidates must send a cover letter and a detailed CV at e-mail: info@trustcapitalkira.com not later than 31st March 2024 midnight.