



BEST ORGANIZATIONAL STRUCTURE FOR MOBICASH FINANCIAL SERVICES PROVIDER

Given the complexity and diverse functions of a fintech company like MobiCash Financial Services Provider, the best organizational structure would be a **Matrix Organizational Structure**. This structure combines elements of both functional and divisional structures, allowing for flexibility, efficient resource utilization, and enhanced communication across the organization.

Key Features of the Matrix Organizational Structure:

1. Functional Divisions:

- Departments are divided based on specific functions such as Finance, Sales, IT, Risk Management, and Compliance.
- Each functional area is led by a senior manager who oversees the respective department's operations and strategic initiatives.

2. Project/Business Units:

- Cross-functional teams are formed to manage specific projects or business units. These teams include members from various functional departments, ensuring diverse expertise and collaborative efforts.
- Each project or business unit has a manager responsible for its overall performance and coordination.

3. Dual Reporting Lines:

- Employees report to both their functional managers and project managers, facilitating better communication and resource allocation.
- This structure ensures that expertise from different functional areas is leveraged effectively for project success.

Detailed Organizational Structure:

1. Executive Leadership:

- **Chief Executive Officer (CEO)**
- **Chief Financial Officer (CFO)**
- **Chief Sales and Revenue Officer (CSRO)**
- **Chief Information and Communication Technology (ICT) Officer**
- **Risk and Compliance Manager**

2. Functional Divisions:

a. Finance Department:

- CFO

- Finance Managers
- Accountants
- Financial Analysts

b. Sales and Marketing Department:

- CSRO
- Sales Managers
- Marketing Managers
- Business Development Managers
- Customer Relationship Managers

c. IT and Operations Department:

- Chief ICT Officer
- IT Managers
- System Administrators
- Software Developers
- Cybersecurity Specialists

d. Risk and Compliance Department:

- Risk and Compliance Manager
- Risk Analysts
- Compliance Officers
- Internal Auditors

3. Project/Business Units:

a. Product Development Unit:

- Project Manager
- Representatives from Finance, Sales, IT, and Risk & Compliance

b. Customer Service Unit:

- Project Manager
- Customer Service Representatives
- IT Support Staff

c. Regulatory Compliance Unit:

- Project Manager
- Compliance Officers
- Legal Advisors
- Risk Analysts

d. Innovation and Technology Unit:

- Project Manager
- Software Developers
- IT Managers
- Business Analysts

4. Support Functions:

a. Human Resources Department:

- HR Manager
- Recruitment Specialists
- Training and Development Coordinators

b. Legal and Corporate Affairs:

- Legal Counsel
- Corporate Affairs Managers
- Regulatory Affairs Specialists

Advantages of Matrix Organizational Structure:

1. Enhanced Collaboration:

- Cross-functional teams promote collaboration and innovation by bringing together diverse skill sets and perspectives.

2. Efficient Resource Utilization:

- Resources are allocated based on project needs, optimizing the use of personnel and expertise across the organization.

3. Improved Flexibility:

- The matrix structure allows the company to respond quickly to market changes and new opportunities, adapting projects and initiatives as needed.

4. Greater Accountability:

- Dual reporting lines ensure that employees are accountable to both functional and project managers, improving performance and accountability.

5. Skill Development:

- Employees gain exposure to different aspects of the business, enhancing their skills and career development opportunities.

Conclusion

The matrix organizational structure is ideal for MobiCash Financial Services Provider as it supports the dynamic and multifaceted nature of the fintech industry. By fostering collaboration, flexibility, and efficient resource utilization, this structure can help MobiCash achieve its strategic objectives and maintain a competitive edge in the market.

DETAILED PROCESS OF HIRING INDEPENDENT EXECUTIVE BOARD OF DIRECTORS

1. Define the Requirements and Roles:

- **Skills and Expertise:** Determine the specific skills and expertise needed to complement the existing board. This may include finance, legal, technology, risk management, or industry-specific knowledge.
- **Independence Criteria:** Ensure candidates meet the independence criteria as defined by regulatory guidelines, meaning they should not have any material business or familial relationships with the company or its executives.

2. Develop Job Description and Conditions:

- **Job Title:** Independent Executive Board Director
- **Location:** Kigali - Rwanda
- **Reports to:** Chairperson of the Board

Job Description:

Role and Responsibilities:

- Provide independent oversight and contribute to the governance and strategic direction of the company.
- Participate in board meetings, committees, and strategic planning sessions.
- Review and assess financial statements, budgets, and performance metrics.
- Ensure compliance with regulatory requirements and ethical standards.
- Monitor and evaluate the performance of the executive team.
- Provide guidance on risk management, internal controls, and corporate governance.
- Act as a liaison between shareholders and the board, ensuring their interests are represented.

Key Responsibilities:

- Attend and actively participate in all board meetings.
- Serve on board committees such as Audit, Risk, and Governance.
- Review and approve strategic plans, budgets, and major decisions.
- Ensure robust risk management and internal control systems are in place.
- Provide independent judgment on issues of strategy, performance, and resources.

Qualifications and Experience:

- Bachelor's degree in Business, Finance, Law, or a related field (Master's preferred).
- Minimum of 10 years of experience in a senior leadership role.
- Previous board experience, preferably in a financial services or related industry.
- Strong understanding of corporate governance, regulatory compliance, and risk management.
- Excellent communication, analytical, and decision-making skills.
- Proven track record of integrity, objectivity, and independence.

Conditions:

- **Term of Office:** Typically 3-5 years, renewable based on performance.
- **Compensation:** Competitive remuneration package including board fees, stock options, and other benefits.
- **Time Commitment:** Must be able to dedicate sufficient time to board duties, including attending meetings and reviewing materials.
- **Independence:** Must meet regulatory independence criteria, with no material business or familial relationships with the company or its executives.

3. Search and Shortlisting:

- **Recruitment Agencies:** Engage executive search firms specialized in board placements.
- **Networking:** Utilize industry networks, professional organizations, and referrals.
- **Public Advertisements:** Post the job description on relevant job boards and industry publications.

4. Screening and Interviews:

- **Initial Screening:** Review resumes and cover letters to shortlist candidates based on qualifications and experience.
- **Interviews:** Conduct multiple rounds of interviews, including:
 - **Initial Interviews:** Conducted by the Chairperson or a board sub-committee.
 - **Panel Interviews:** Involving existing board members to assess fit and independence.
 - **Skills Assessment:** Evaluate specific skills through case studies or scenarios related to the company's operations.

5. Reference and Background Checks:

- **Professional References:** Contact references to verify candidates' qualifications, experience, and performance.
- **Background Checks:** Conduct thorough background checks to ensure there are no conflicts of interest, legal issues, or integrity concerns.

6. Board Approval and Offer:

- **Board Approval:** Present the final candidates to the full board for approval.
- **Offer Letter:** Issue a formal offer letter outlining the terms of appointment, compensation, and expectations.

7. Onboarding and Orientation:

- **Orientation Program:** Provide an orientation program to familiarize new directors with the company's operations, strategy, and governance framework.
- **Mentorship:** Pair new directors with existing board members for mentorship and support.

Summary

The process of hiring independent executive board directors involves clearly defining the role and qualifications, developing a comprehensive job description, conducting a thorough search and screening

process, and ensuring a smooth onboarding. This ensures that the board is strengthened with independent, skilled, and experienced members who can provide valuable oversight and strategic direction.

Job Description Summary:

Independent Executive Board Director

Location: [Specify location]

Reports to: Chairperson of the Board

Role and Responsibilities:

- Provide independent oversight and strategic guidance.
- Participate in board meetings and committees.
- Ensure compliance and robust risk management.
- Represent shareholders' interests.

Key Responsibilities:

- Attend and participate in board and committee meetings.
- Review and approve strategic plans and budgets.
- Monitor executive performance and risk management.

Qualifications:

- Bachelor's degree in relevant field; Master's preferred.
- Minimum 10 years senior leadership experience.
- Strong governance, compliance, and risk management knowledge.
- Excellent communication and analytical skills.

Conditions:

- Term: 3-5 years.
- Compensation: Competitive package.
- Independence: Must meet regulatory criteria.

Recruitment Process for Independent Executive Board Directors at MobiCash Fintech PSP

1. Define the Requirements and Roles:

- **Skills and Expertise:** Identify specific skills and expertise needed to complement the existing board. This may include fintech industry knowledge, digital payments, regulatory compliance, risk management, and technology.
- **Independence Criteria:** Ensure candidates meet the independence criteria as defined by regulatory guidelines, meaning they should not have any material business or familial relationships with MobiCash or its executives.

2. Develop Job Description and Conditions:

- **Job Title:** Independent Executive Board Director
- **Location:** Kigali - Rwanda
- **Reports to:** Chairperson of the Board

Job Description:

Role and Responsibilities:

- Provide independent oversight and contribute to the governance and strategic direction of MobiCash Fintech PSP.
- Participate in board meetings, committees, and strategic planning sessions.
- Review and assess financial statements, budgets, and performance metrics.
- Ensure compliance with regulatory requirements and ethical standards.
- Monitor and evaluate the performance of the executive team.
- Provide guidance on risk management, internal controls, and corporate governance.
- Act as a liaison between shareholders and the board, ensuring their interests are represented.

Key Responsibilities:

- Attend and actively participate in all board meetings.
- Serve on board committees such as Audit, Risk, and Governance.
- Review and approve strategic plans, budgets, and major decisions.
- Ensure robust risk management and internal control systems are in place.
- Provide independent judgment on issues of strategy, performance, and resources.

Qualifications and Experience:

- Bachelor's degree in Business, Finance, Law, or a related field (Master's preferred).
- Minimum of 10 years of experience in a senior leadership role.
- Previous board experience, preferably in fintech or financial services industry.
- Strong understanding of corporate governance, regulatory compliance, and risk management.
- Excellent communication, analytical, and decision-making skills.
- Proven track record of integrity, objectivity, and independence.

Conditions:

- **Term of Office:** Typically 3-5 years, renewable based on performance.
- **Compensation:** Competitive remuneration package including board fees, stock options, and other benefits.
- **Time Commitment:** Must be able to dedicate sufficient time to board duties, including attending meetings and reviewing materials.
- **Independence:** Must meet regulatory independence criteria, with no material business or familial relationships with MobiCash or its executives.

3. Search and Shortlisting:

- **Recruitment Agencies:** Engage executive search firms specialized in board placements.
- **Networking:** Utilize industry networks, professional organizations, and referrals.
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- **Interviews:** Conduct multiple rounds of interviews, including:
 - **Initial Interviews:** Conducted by the Chairperson or a board sub-committee.
 - **Panel Interviews:** Involving existing board members to assess fit and independence.
 - **Skills Assessment:** Evaluate specific skills through case studies or scenarios related to MobiCash's operations.

5. Reference and Background Checks:

- **Professional References:** Contact references to verify candidates' qualifications, experience, and performance.
- **Background Checks:** Conduct thorough background checks to ensure there are no conflicts of interest, legal issues, or integrity concerns.

6. Board Approval and Offer:

- **Board Approval:** Present the final candidates to the full board for approval.
- **Offer Letter:** Issue a formal offer letter outlining the terms of appointment, compensation, and expectations.

7. Onboarding and Orientation:

- **Orientation Program:** Provide an orientation program to familiarize new directors with MobiCash's operations, strategy, and governance framework.
- **Mentorship:** Pair new directors with existing board members for mentorship and support.

Summary

The process of hiring independent executive board directors for MobiCash Fintech PSP involves clearly defining the role and qualifications, developing a comprehensive job description, conducting a thorough search and screening process, and ensuring a smooth onboarding. This ensures that the board is strengthened with independent, skilled, and experienced members who can provide valuable oversight and strategic direction.

Job Description Summary:

Independent Executive Board Director at MobiCash Fintech PSP

Location: [Specify location]

Reports to: Chairperson of the Board

Role and Responsibilities:

- Provide independent oversight and strategic guidance.
- Participate in board meetings and committees.
- Ensure compliance and robust risk management.
- Represent shareholders' interests.

Key Responsibilities:

- Attend and participate in board and committee meetings.
- Review and approve strategic plans and budgets.
- Monitor executive performance and risk management.

Qualifications:

- Bachelor's degree in relevant field; Master's preferred.
- Minimum 10 years senior leadership experience.
- Strong governance, compliance, and risk management knowledge.
- Excellent communication and analytical skills.

Conditions:

- Term: 3-5 years.
- Compensation: Competitive package.
- Independence: Must meet regulatory criteria.

RECRUITMENT ADVERTISEMENT FOR INDEPENDENT EXECUTIVE BOARD DIRECTORS AT MOBICASH FINANCIAL SERVICES PROVIDER

Job Title: Independent Executive Board Director

Organization: MobiCash Financial Services Provider

Location: Kigali, Rwanda (Remote options available)

MobiCash, a leading financial services provider licensed by the National Bank of Rwanda, is seeking highly qualified and independent professionals to join its Board of Directors. We are looking for individuals with exceptional expertise and a commitment to governance, strategic direction, and financial oversight. This is a unique opportunity to contribute to the growth and success of an innovative company at the forefront of the financial services industry.

Roles and Responsibilities:

- Provide independent oversight and contribute to the governance and strategic direction of MobiCash Financial Services Provider.
- Participate actively in board meetings, committees, and strategic planning sessions.
- Review and assess financial statements, budgets, and performance metrics to ensure the financial health of the organization.
- Ensure compliance with regulatory requirements and ethical standards, maintaining the highest levels of integrity and accountability.
- Monitor and evaluate the performance of the executive team, providing constructive feedback and guidance.
- Provide expert guidance on risk management, internal controls, and corporate governance practices.
- Act as a liaison between shareholders and the board, ensuring their interests are represented and addressed.

Key Responsibilities:

- Attend and actively participate in all board meetings, bringing an independent and objective perspective to discussions and decisions.
- Serve on board committees such as Audit, Risk, and Governance, contributing to specialized oversight and strategic initiatives.
- Review and approve strategic plans, budgets, and major decisions to guide the company towards its goals.
- Ensure robust risk management and internal control systems are in place to safeguard the company's assets and reputation.
- Provide independent judgment on issues of strategy, performance, and resources, leveraging your expertise to drive informed decision-making.

Qualifications and Experience:

- Bachelor's degree in Business, Finance, Law, or a related field (Master's preferred).
- Minimum of 10 years of experience in a senior leadership role, with a proven track record of success.

- Previous board experience, preferably in the fintech or financial services industry, demonstrating a deep understanding of governance and oversight.
- Strong understanding of corporate governance, regulatory compliance, and risk management, with a commitment to maintaining high standards.
- Excellent communication, analytical, and decision-making skills, with the ability to provide strategic insights and clear guidance.
- Proven track record of integrity, objectivity, and independence, ensuring unbiased and effective oversight.

Conditions:

- **Term of Office:** Typically 3-5 years, renewable based on performance and mutual agreement.
- **Compensation:** Competitive remuneration package including board fees, stock options, and other benefits commensurate with experience and contribution.
- **Time Commitment:** Must be able to dedicate sufficient time to board duties, including attending meetings, reviewing materials, and participating in strategic planning.
- **Independence:** Must meet regulatory independence criteria, with no material business or familial relationships with MobiCash or its executives.

Application Process:

Interested candidates should submit their resume, cover letter, and at least three professional references to [email address] by [application deadline]. Please include "Independent Executive Board Director Application" in the subject line.

For more information about MobiCash and this opportunity, visit our website at [website URL].

MobiCash Financial Services Provider Committed to innovation, inclusion, and excellence.

Application Deadline: 4th July, 2024

Contact Email: ngabo@mobicashonline.com and dorine@mobicashonline.com

Website: <https://www.mobicashonline.com/>

MobiCash is an equal opportunity employer. We celebrate diversity and are committed to creating an inclusive environment for all employees. Join us and be part of a dynamic team driving the future of financial services in Rwanda and beyond.

Committees for MobiCash Financial Services Provider

To ensure effective governance and oversight, MobiCash Financial Services Provider must establish at least two key committees:

1. Audit Committee

Members:

- **Chairperson:** An independent director with extensive experience in finance, accounting, or auditing.
- **Members:**
 - At least two other independent directors with expertise in finance, compliance, or internal controls.
 - The Chief Financial Officer (CFO) (non-voting member for providing information and insights).

Roles and Responsibilities:

- **Financial Reporting:** Oversee the integrity of financial statements and ensure accurate and timely financial reporting.
- **Internal Controls:** Review the effectiveness of internal controls and risk management systems.
- **External Audit:** Liaise with external auditors, review audit plans, and evaluate audit findings.
- **Internal Audit:** Supervise the internal audit function, review audit reports, and ensure corrective actions are taken.
- **Compliance:** Ensure compliance with legal and regulatory requirements and monitor the implementation of compliance programs.
- **Reporting:** Maintain records of decisions and report to the board on the committee's activities and findings.

2. Risk Management Committee

Members:

- **Chairperson:** An independent director with a strong background in risk management, finance, or related fields.
- **Members:**
 - At least two other independent directors with expertise in risk assessment, regulatory compliance, or strategic planning.
 - The Risk and Compliance Manager (non-voting member for providing information and insights).

Roles and Responsibilities:

- **Risk Assessment:** Identify, assess, and prioritize risks faced by the organization.
- **Risk Mitigation:** Develop and implement risk management strategies and policies.
- **Risk Monitoring:** Continuously monitor and review the effectiveness of risk management practices.
- **Compliance:** Ensure compliance with regulatory requirements related to risk management.
- **Crisis Management:** Develop and oversee crisis management and business continuity plans.

- **Reporting:** Maintain records of decisions and report to the board on the committee's activities and findings.

Summary

Both the Audit Committee and the Risk Management Committee play crucial roles in maintaining the integrity, transparency, and stability of MobiCash Financial Services Provider. By having independent directors with relevant expertise, these committees ensure robust oversight, effective risk management, and compliance with regulatory standards.

Audit Committee:

- Chairperson: Independent director with finance/accounting/auditing expertise.
- Members: Two independent directors with finance/compliance/internal controls expertise, CFO (non-voting).

Risk Management Committee:

- Chairperson: Independent director with risk management/finance expertise.
- Members: Two independent directors with risk assessment/compliance/strategic planning expertise, Risk and Compliance Manager (non-voting).

These committees are essential for the governance framework of MobiCash Financial Services Provider, ensuring that decisions are well-documented and that the institution operates within the regulatory requirements set by the Central Bank.

1. Chief Executive Officer (CEO)

Roles and Responsibilities:

- **Strategic Leadership:**
 - Develop and implement the company's vision, mission, and overall strategic direction.
 - Set long-term goals and ensure alignment with the company's mission and objectives.
- **Operational Management:**
 - Oversee daily operations and ensure that the company's activities are in line with the strategic plan.
 - Coordinate with other senior managers to ensure efficient and effective operations.
- **Board Interaction:**
 - Act as the primary liaison between the board of directors and the management team.
 - Report on company performance, strategic initiatives, and significant operational issues.
- **Stakeholder Engagement:**
 - Engage with key stakeholders, including investors, regulators, customers, and partners.
 - Represent the company in industry forums and public events.
- **Financial Performance:**
 - Ensure the financial health of the organization by overseeing budget preparation, financial planning, and financial reporting.
 - Work closely with the CFO to manage financial risks and opportunities.
- **Risk Management:**
 - Identify potential risks and develop strategies to mitigate them.
 - Ensure compliance with regulatory requirements and ethical standards.
- **Talent Management:**
 - Build and lead a high-performing executive team.
 - Foster a company culture that promotes ethical practices, integrity, and a positive work environment.

2. Chief Financial Officer (CFO)

Roles and Responsibilities:

- **Financial Strategy:**
 - Develop and oversee the implementation of the financial strategy in alignment with the company's overall strategy.

- Provide financial insights and guidance on all activities, plans, targets, and business drivers.
- **Financial Planning and Analysis:**
 - Lead the budgeting, forecasting, and financial planning processes.
 - Analyze financial performance and provide actionable recommendations.
- **Financial Reporting:**
 - Ensure accurate and timely financial reporting in compliance with regulatory standards.
 - Oversee the preparation of financial statements, reports, and presentations for the board and other stakeholders.
- **Risk Management:**
 - Identify and manage financial risks, including liquidity, credit, market, and operational risks.
 - Implement and monitor internal controls to safeguard company assets.
- **Capital Management:**
 - Manage the company's capital structure and funding requirements.
 - Oversee capital raising initiatives, including debt and equity financing.
- **Compliance and Governance:**
 - Ensure compliance with financial regulations and standards.
 - Liaise with auditors, regulators, and other external parties.

3. Risk and Compliance Manager

Roles and Responsibilities:

- **Risk Management:**
 - Develop and implement risk management policies and frameworks.
 - Identify, assess, and mitigate risks across the organization.
- **Compliance Oversight:**
 - Ensure the company's operations comply with regulatory requirements and internal policies.
 - Develop and maintain compliance programs, including anti-money laundering (AML) and counter-terrorist financing (CTF) initiatives.
- **Monitoring and Reporting:**
 - Monitor compliance and risk management activities and report to the board and senior management.
 - Prepare and submit compliance reports to regulatory authorities as required.
- **Training and Awareness:**
 - Conduct training sessions and awareness programs for employees on compliance and risk management issues.

- Foster a culture of compliance and risk awareness within the organization.
- **Crisis Management:**
 - Develop and implement crisis management and business continuity plans.
 - Lead the response to compliance breaches and risk incidents.

4. Information and Communication Technology (ICT) Manager

Roles and Responsibilities:

- **IT Strategy and Planning:**
 - Develop and implement the IT strategy in alignment with the company's business objectives.
 - Plan and manage the IT budget and resources.
- **System Management:**
 - Oversee the implementation, maintenance, and security of the company's IT infrastructure.
 - Ensure the availability, reliability, and performance of IT systems and services.
- **Cybersecurity:**
 - Develop and implement cybersecurity policies and measures to protect the company's data and systems.
 - Monitor and respond to security threats and incidents.
- **Innovation and Development:**
 - Lead the development and deployment of new technologies and digital solutions.
 - Support the integration of IT systems with business processes to enhance efficiency and effectiveness.
- **Vendor Management:**
 - Manage relationships with IT vendors and service providers.
 - Ensure that external services meet the company's standards and requirements.
- **Regulatory Compliance:**
 - Ensure IT operations comply with relevant regulations and standards.
 - Implement data protection and privacy measures in accordance with regulatory requirements.
- **Support and Training:**
 - Provide technical support and training to employees.
 - Ensure that staff are equipped to use IT systems effectively and securely.

Summary

These key senior managers at MobiCash Financial Services Provider play crucial roles in ensuring the company's strategic direction, financial health, compliance with regulations, risk management, and

technological advancement. By clearly defining these roles and responsibilities, MobiCash can attract and retain top talent to drive its mission and objectives effectively.

Job Advertisement for **CHIEF EXECUTIVE OFFICER (CEO)** at MobiCash Financial Services Provider

Job Title: Chief Executive Officer (CEO)

Organization: MobiCash Financial Services Provider

Location: Kigali, Rwanda (Remote options available)

About MobiCash: MobiCash Financial Services Provider, a leading fintech company licensed by the National Bank of Rwanda, is seeking an exceptional leader to join our team as Chief Executive Officer (CEO). We are looking for a dynamic and visionary individual to drive our strategic direction, enhance operational efficiency, and foster a culture of innovation and excellence.

Roles and Responsibilities:

Strategic Leadership:

- Develop and implement the company's vision, mission, and overall strategic direction.
- Set long-term goals and ensure alignment with the company's mission and objectives.

Operational Management:

- Oversee daily operations and ensure that the company's activities are in line with the strategic plan.
- Coordinate with other senior managers to ensure efficient and effective operations.

Board Interaction:

- Act as the primary liaison between the board of directors and the management team.
- Report on company performance, strategic initiatives, and significant operational issues.

Stakeholder Engagement:

- Engage with key stakeholders, including investors, regulators, customers, and partners.
- Represent the company in industry forums and public events.

Financial Performance:

- Ensure the financial health of the organization by overseeing budget preparation, financial planning, and financial reporting.
- Work closely with the CFO to manage financial risks and opportunities.

Risk Management:

- Identify potential risks and develop strategies to mitigate them.
- Ensure compliance with regulatory requirements and ethical standards.

Talent Management:

- Build and lead a high-performing executive team.
- Foster a company culture that promotes ethical practices, integrity, and a positive work environment.

Qualifications and Experience:

- Bachelor's degree in Business, Finance, or a related field (Master's preferred).

- Minimum of 10 years of experience in a senior leadership role, preferably in the fintech or financial services industry.
- Proven track record of strategic planning and execution.
- Strong understanding of corporate governance, financial management, and regulatory compliance.
- Excellent communication, leadership, and decision-making skills.
- Demonstrated ability to manage complex projects and drive organizational change.

Conditions:

- **Term of Office:** Typically 3-5 years, renewable based on performance.
- **Compensation:** Competitive remuneration package including salary, benefits, and performance-based incentives.
- **Time Commitment:** Full-time position with a requirement to dedicate sufficient time to all CEO responsibilities.

Application Process: Interested candidates should submit their resume, cover letter, and at least three professional references to [email address] by [application deadline]. Please include "Chief Executive Officer Application" in the subject line.

For more information about MobiCash and this opportunity, visit our website at [website URL].

MobiCash Financial Services Provider Committed to innovation, inclusion, and excellence.

Application Deadline: 4th July, 2024

Contact Email: ngabo@mobicashonline.com and dorine@mobicashonline.com

Website: <https://www.mobicashonline.com/>

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Job Advertisement for **CHIEF FINANCIAL OFFICER (CFO)** at MobiCash Financial Services Provider

Job Title: Chief Financial Officer (CFO)

Organization: MobiCash Financial Services Provider

Location: Kigali, Rwanda (Remote options available)

About MobiCash: MobiCash Financial Services Provider, a leading fintech company licensed by the National Bank of Rwanda, is seeking a highly skilled and experienced Chief Financial Officer (CFO) to join our executive team. The ideal candidate will be responsible for developing and executing the financial strategy to drive growth and ensure the financial health of the organization.

Roles and Responsibilities:

Financial Strategy:

- Develop and oversee the implementation of the financial strategy in alignment with the company's overall strategy.
- Provide financial insights and guidance on all activities, plans, targets, and business drivers.

Financial Planning and Analysis:

- Lead the budgeting, forecasting, and financial planning processes.
- Analyze financial performance and provide actionable recommendations.

Financial Reporting:

- Ensure accurate and timely financial reporting in compliance with regulatory standards.
- Oversee the preparation of financial statements, reports, and presentations for the board and other stakeholders.

Risk Management:

- Identify and manage financial risks, including liquidity, credit, market, and operational risks.
- Implement and monitor internal controls to safeguard company assets.

Capital Management:

- Manage the company's capital structure and funding requirements.
- Oversee capital raising initiatives, including debt and equity financing.

Compliance and Governance:

- Ensure compliance with financial regulations and standards.
- Liaise with auditors, regulators, and other external parties.

Qualifications and Experience:

- Bachelor's degree in Finance, Accounting, or a related field (Master's preferred).
- CPA, CFA, or equivalent professional certification.
- Minimum of 10 years of experience in a senior financial management role, preferably in the fintech or financial services industry.
- Proven track record in financial planning, analysis, and reporting.

- Strong understanding of corporate finance, capital markets, and financial regulations.
- Excellent analytical, strategic thinking, and decision-making skills.
- Effective communication and leadership abilities.

Conditions:

- **Term of Office:** Typically 3-5 years, renewable based on performance.
- **Compensation:** Competitive remuneration package including salary, benefits, and performance-based incentives.
- **Time Commitment:** Full-time position with a requirement to dedicate sufficient time to all CFO responsibilities.

Application Process: Interested candidates should submit their resume, cover letter, and at least three professional references to [email address] by [application deadline]. Please include "Chief Financial Officer Application" in the subject line.

For more information about MobiCash and this opportunity, visit our website at [website URL].

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Application Deadline: 4th July, 2024

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Job Advertisement for **RISK AND COMPLIANCE MANAGER** at MobiCash Financial Services Provider

Job Title: Risk and Compliance Manager

Organization: MobiCash Financial Services Provider

Location: Kigali, Rwanda (Remote options available)

About MobiCash: MobiCash Financial Services Provider, a leading fintech company licensed by the National Bank of Rwanda, is seeking a highly skilled and experienced Risk and Compliance Manager to join our team. The ideal candidate will be responsible for developing and implementing risk management policies and ensuring compliance with regulatory requirements.

Roles and Responsibilities:

Risk Management:

- Develop and implement risk management policies and frameworks.
- Identify, assess, and mitigate risks across the organization.

Compliance Oversight:

- Ensure the company's operations comply with regulatory requirements and internal policies.
- Develop and maintain compliance programs, including anti-money laundering (AML) and counter-terrorist financing (CTF) initiatives.

Monitoring and Reporting:

- Monitor compliance and risk management activities and report to the board and senior management.
- Prepare and submit compliance reports to regulatory authorities as required.

Training and Awareness:

- Conduct training sessions and awareness programs for employees on compliance and risk management issues.
- Foster a culture of compliance and risk awareness within the organization.

Crisis Management:

- Develop and implement crisis management and business continuity plans.
- Lead the response to compliance breaches and risk incidents.

Qualifications and Experience:

- Bachelor's degree in Law, Finance, Business, or a related field (Master's preferred).
- Minimum of 7 years of experience in risk management and compliance, preferably in the fintech or financial services industry.
- Strong knowledge of regulatory requirements and compliance practices.
- Experience with AML and CTF initiatives.
- Excellent analytical, problem-solving, and decision-making skills.
- Effective communication and training abilities.
- High level of integrity and attention to detail.

Conditions:

- **Term of Office:** Typically 3-5 years, renewable based on performance.
- **Compensation:** Competitive remuneration package including salary, benefits, and performance-based incentives.
- **Time Commitment:** Full-time position with a requirement to dedicate sufficient time to all Risk and Compliance responsibilities.

Application Process: Interested candidates should submit their resume, cover letter, and at least three professional references to [email address] by [application deadline]. Please include "Risk and Compliance Manager Application" in the subject line.

For more information about MobiCash and this opportunity, visit our website at [website URL].

MobiCash Financial Services Provider Committed to innovation, inclusion, and excellence.

Application Deadline: 4th July, 2024

Contact Email: ngabo@mobicashonline.com and dorine@mobicashonline.com

Website: <https://www.mobicashonline.com/>

MobiCash is an equal opportunity employer. We celebrate diversity and are committed to creating an inclusive environment for all employees. Join us and be part of a dynamic team driving the future of financial services in Rwanda and beyond.

Job Advertisement for INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) Manager at MobiCash Financial Services Provider

Job Title: Information and Communication Technology (ICT) Manager

Organization: MobiCash Financial Services Provider

Location: Kigali, Rwanda (Remote options available)

About MobiCash: MobiCash Financial Services Provider, a leading fintech company licensed by the National Bank of Rwanda, is seeking a highly skilled and experienced ICT Manager to join our team. The ideal candidate will be responsible for developing and implementing the IT strategy, ensuring the security and efficiency of our technology infrastructure.

Roles and Responsibilities:

IT Strategy and Planning:

- Develop and implement the IT strategy in alignment with the company's business objectives.
- Plan and manage the IT budget and resources.

System Management:

- Oversee the implementation, maintenance, and security of the company's IT infrastructure.
- Ensure the availability, reliability, and performance of IT systems and services.

Cybersecurity:

- Develop and implement cybersecurity policies and measures to protect the company's data and systems.
- Monitor and respond to security threats and incidents.

Innovation and Development:

- Lead the development and deployment of new technologies and digital solutions.
- Support the integration of IT systems with business processes to enhance efficiency and effectiveness.

Vendor Management:

- Manage relationships with IT vendors and service providers.
- Ensure that external services meet the company's standards and requirements.

Regulatory Compliance:

- Ensure IT operations comply with relevant regulations and standards.
- Implement data protection and privacy measures in accordance with regulatory requirements.

Support and Training:

- Provide technical support and training to employees.
- Ensure that staff are equipped to use IT systems effectively and securely.

Qualifications and Experience:

- Bachelor's degree in Computer Science, Information Technology, or a related field (Master's preferred).

- Minimum of 7 years of experience in IT management, preferably in the fintech or financial services industry.
- Strong knowledge of IT infrastructure, cybersecurity, and system management.
- Proven track record of developing and implementing IT strategies.
- Excellent analytical, problem-solving, and decision-making skills.
- Effective communication and leadership abilities.

Conditions:

- **Term of Office:** Typically 3-5 years, renewable based on performance.
- **Compensation:** Competitive remuneration package including salary, benefits, and performance-based incentives.
- **Time Commitment:** Full-time position with a requirement to dedicate sufficient time to all ICT responsibilities.

Application Process: Interested candidates should submit their resume, cover letter, and at least three professional references to [email address] by [application deadline]. Please include "ICT Manager Application" in the subject line.

For more information about MobiCash and this opportunity, visit our website at [website URL].

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