

Sector:

Finance and investment

Letshego Rwanda Limited (Letshego Rwanda) was established in Rwanda in 2004 and is a subsidiary of Letshego Holdings Limited (LHL), a pan Africa financial services group that is headquartered in Gaborone. LHL is the largest indigenous BSE-quoted company with a current market capitalisation in excess of BWP 5 billion (US\$ 500 million) that places it in the top 40 sub-Saharan Africa companies (excluding-South Africa). Since inception Letshego Rwanda has been operating as a regulated credit only microfinance company. In 2013, Letshego Rwanda obtained a deposit-taking microfinance licence from the National Bank of Rwanda.

Website:

<http://www.letshego.com>

JOB ADVERT

Letshego Holdings Limited was incorporated in 1998; it's headquartered in Gaborone and has been publicly listed on the Botswana Stock Exchange (BSE) since 2002. It is an inclusive finance focused group with consumer, micro-lending and deposit-taking subsidiaries across sub-Saharan Africa. An opening has arisen within Letshego Rwanda Limited LRL for the below-mentioned position. This role is tenable at LRL. The incumbent will serve as a key member of the Country management team (CMC). The requirements of the role are outlined below:

POSITION: INTERNAL AUDITOR

a) Reports to: The incumbent will administratively report to CEO and Technical to the BoD.

b) Location: HEAD OFFICE(KIGALI RWANDA)

Purpose of the Job:

To lead the identification, assessment, monitoring, and mitigation of credit risk across the organization by developing and implementing effective risk management policies, frameworks, and tools. The Credit Risk Manager ensures that lending and credit activities align with the organization's risk appetite and regulatory requirements while supporting sustainable business growth through sound credit risk practices and strategic risk insights

Key Accountabilities:

% Time	Major Activities
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Rwanda | Ground Floor, Albert Supply House, KN71 Street | P.O Box 6839 | Kigali | Tel: (+250) 788 304 077 | Email: info-rw@letshego.com

A subsidiary of Letshego Mauritius Limited. Letshego Rwanda Plc Registration No. 100464069

Letshego Mauritius Limited is a wholly owned subsidiary of Letshego Holdings Limited which is listed on the Botswana Stock Exchange ISIN BW 000 000 1247

Directors: D. Jayaratne (CEO) (Australia), C. Nyinawagaga (Rwanda).

Planning (10%)	<p>Participate in developing and preparing the Annual Audit Plan that outlines the activities to be undertaken by the Internal Audit Department during the year.</p> <p>Develop Audit Engagement Plan</p>
Audit (60%)	<p>Perform Audit work in accordance with the approved audit manual and professional standards.</p> <p>Carry out the procedures outlined in the internal audit plan under the supervision of supervisor.</p> <p>Carry out independent assessment of the application and compliance with the established company policies, procedures and regulations.</p> <p>Review, appraise and advise accordingly the soundness, adequacy and efficiency of accounting, financial, business operations process, MIS, HR and other internal controls and detect irregularities and illegal acts.</p> <p>Perform operational reviews and appraisals on the cost effectiveness and efficiency with which company resources are employed in all VFR business processes.</p> <p>Review and advise degree of compliance of VFR business to its internal policy and procedures as well as VFI policies.</p> <p>Perform audit of the VFR assets to ascertain that they are properly recorded and safeguarded from theft, fraud, and misappropriation.</p>

	<p>Perform audits of the VFR's liabilities and ascertain that they are accurate and genuine.</p> <p>Provide investigative services, as the need arises, and if possible, recommend changes on policies and procedures arising from the case(s) investigated in order to strengthen the VFR's control management system.</p> <p>Carry out sampling tests for examination.</p> <p>Perform client visits during audit.</p> <p>Clarify all audit findings with auditees during the process of audit fieldwork to minimize discussion time in the exit conference.</p> <p>Ensure all working papers are completed and in order – initials, cross-references, date, work descriptions, clearance.</p> <p>Write summary of audit results and conduct the exit discussion with the auditees.</p> <p>Publish reports within the standards set.</p> <p>Assist in the execution of the external audit as well as examinations to be conducted by government regulatory agencies</p>
Reporting (25%)	Submits a written audit report to supervisor ensuring sufficiency of audit coverage.

	<p>Discuss the results of his audit with the respective unit/branch/department managers and advises on appropriate actions to improve conditions.</p> <p>Maintains adequate records of reports submitted and monitors whether actions to rectify the reported findings acknowledged are undertaken promptly.</p> <p>Review corrective actions and follow-up reports or management responses to the audit recommendations and follow-up with related branch or head office to clear responses as may be assigned</p>
5%	Other duties as assigned

Experience and Qualifications Required:

1. University degree in accounting, finance, business administration, Microfinance or Banking, Business Information Technology (BIT) or other related field
2. Must have one of professional qualifications (CPA,ACCA,CIA,CISA Or CFE)
3. At least 5 years of Experience

Embrace the Group uniquenesses

The job holder shall, at all times embrace Group uniqueness's set out below:

- Simple - Straight forward and uncomplicated
- Appropriate - Relevant and suitable
- Accessible - Welcoming and consistent
- Ethical - Honest and principled
- Responsive - Receptive and compassionate
- Inclusive - Embracing and proactive

Essential and Desired Competencies

Deciding and Initiating Action
Leading and Supervising
Working with People
Adhering to principles & values
Relating and Networking
Persuading and Influencing
Presenting and Communicating Information
Writing and Reporting
Learning & Researching
Planning and Organizing
Coping with Pressures and Setbacks
Commercial Thinking
Analytical

Additional Information:

Jobholder should be a person of high integrity and discretion with confidential matters.

Multi-cultural awareness and the ability to interact with a wide range of differing levels and sectors of staff, society, social and business, is an essential characteristic of the person holding this position.

Deadline: Monday, 02nd June 2025

How to apply:

Send your **CV & Degree** to rw_recruitment@letshego.com

1. Must put the position you are applying for in the subject line.

Only Shortlisted candidates will be invited for **interviews**

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An opening has arisen within Letshego Rwanda Limited LRL for the below-mentioned position. This role is tenable at LRL. The incumbent is highly expected to serve the department.. The requirements of the role are outlined below:

POSITION: CREDIT RISK MANAGER

c) Reports to: Head of Risk

d) Location: HEAD OFFICE(KIGALI RWANDA)

Purpose of the Job:

The Credit Manager will lead all credit risk management strategies for the bank, Key tasks includes overseeing all loan underwriting work, generate portfolio performance of LR Plc, Agric and Individual clients, perform credit monitoring, ensure early and late-stage delinquency procedures are being complied with, and reporting to regulators. Provide capacity building to the credit team as well as the business team

Key Accountabilities:

Enhance credit quality

1. Capacity build credit analysts as well as sales officers on financial statement analysis and the overall loan management.
2. Work with the Head of credit & Risk to enhance the loan underwriting standards and ensuring the portfolio quality is maintained within approved risk appetite, and provide recommendation to the management for product review whenever necessary.
3. Perform monthly Portfolio reviews; investigate and make recommendations for action to Country Management Committee (CMC) for any underperforming credit facility.

Management

4. Build and develop a cohesive and effective relation with the underwriting business team to ensure generation of high-quality loans.
5. Monitor the performance of approved loans for any divergences and notify the CMC.
6. Actively participate in improving LR plc by developing and making recommendations for creative and innovative ways of discharging duties, cutting down costs, and working more efficiently and effectively.

Data Analysis

7. Analyse portfolio trends, historical performance of the 3 key broad loan grouping of LR Plc on weekly and monthly basis and provide an executive summary to the senior management.
8. Lead on all key internal reporting on problem loans and watch list to the management and the board.
9. Provide data analysis in terms of client performance to the management so to ease decision making.

Reporting

10. Provide period reports on the lending approval process, turn around, observed challenges and other recommendations that would enhance the bank's underwriting and analysis
11. Lead the all the activities related to monthly write-off and ensure monthly loan loss provisioning is completed every end of the month.
12. Other duties as necessary to accomplish the LR's mission and as requested by Management.
13. Ensure that all statutory reporting to the regulator, the Board and the shareholder are timely processed every end of the month.

Experience and Qualifications Required of Job Holder:

1. Bachelor's degree in business, finance, economic or any other related fields; poses a professional qualification such as CPA, Certified Credit Analyst is a plus,
2. 5+ years of professional experience in economic development, microfinance, financial services sector, with 3+ years in credit analysis or credit administration role. Prior experience working as a credit manager is a plus;
3. Experience managing credit portfolio and analysing and underwriting credit applications;
4. Strong analytical skills and a high level of attention to detail;
5. Strong organizational skills, including effective time management and prioritization of competing demands/multiple deadlines.
6. Strong written, verbal and computer-based communication and presentation skills

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Learning & Researching
Planning and Organizing
Coping with Pressures and Setbacks
Commercial Thinking
Analytical

Additional Information:

Jobholder should be a person of high integrity and discretion with confidential matters.

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