

**EXTERNAL RECRUITMENT ADVERTISEMENT OF ONE (1) VACANT POST TO THE POSITION OF
DIRECTOR OF BUSINESS DEVELOPMENT**

UMUTANGUHA Finance Company (UFC) Plc, a company duly registered in the office of the Registrar General under company code number 101310843, licensed by National Bank of Rwanda to operate as Micro Finance Institution in Rwanda headquartered in Kigali, Opposite Nyamirambo Pele Stadium, House # 177, KN2 Avenue, P.O Box 2998 Kigali, Tel 0788387730, email: info@ufinance.co.rw. UFC Plc is recruiting the Director of Business Development with the following details:

Job Title: Director of Business Development

Report to: Chief Executive Officer

Unit: Business Development

Supervises: All Staff in Business Development

1. Job Role

The Business Development Director at UFC Plc plays a pivotal role in develop and driving strategic business growth, ensuring integrity, profitability, and sustainability.

The incumbent is responsible for mobilizing loans and deposits, enforcing target achievement, maintaining quality loan mobilization, customer retention, assessing the market, setting up products accordingly, and monitoring recovery activities

2. Mission

- To manage the Institution's strategic business to ensure business integrity, enable profitable and sustainable growth and increase the efficiency and quality of the Business
- Prepare and submit the entire business development plan to be approved by the CEO and the Board of Directors
- Supervise the implementation of the business development plan after its approval
- Set up the management, steering and coordination system of the Business Development network (SMEs Banking, Retail Banking, Sales Coordination, Digital services, Risk Prevention Management)
- Provide leadership and direction for the Business Development network
- Develop and implement the UFC Plc Digital Strategy.

3. Activities

a. Business development and growth

- Develop and implement effective strategies to attract quality loans and deposits.
- Elaborate strategies to maintain a high-quality loan portfolio and minimize risks.
- Assess and mitigate lending risks through robust risk management practices. (The credit department is the first responsible for assessing and mitigating financing risks).
- Lead the development of the annual business plans.
- Develop and implement policies and procedures to ensure responsible lending practices.
- Prepare and submit the entire business development plan to be approved by the CEO and the Board of Directors and supervise its implementation
- Supervise the business development plan, budget and strategy as defined by Management;
- Prepare an action plan for the branch to enhance achievement of the company's objectives

b. Business Development Plan & Policy

- Supervise the business development plan, budget and strategy as defined by the Board of Directors;
- Prepare an action plan for the branch networks, to enhance achievement of the UFC Plc's objectives
- Recommend the development of new products and services and supervise its implementation

c. Management, Steering and Coordination of the Branches Network

- Provides visionary leadership and direction for the team and guide their activities to ensure the achievement of their objectives
- Coordinate the management of communication, identify training needs of business development teams and prepare the training plans for further consideration;
- Prepare and facilitate staff training on specific Business Development matters affecting UFC Plc'.
- Prepare performance evaluations for the direct subordinates in accordance with UFC Plc's performance appraisal system.
- Coordinate the preparation of annual objectives for business development teams, consolidate commercial reports prepared by different units of business and validate targets as well as action plans on a monthly basis
- Manage the networks' resources related to business development, in coordination with other departments of the UFC Plc whenever necessary

d. Leadership and Direction for the Networks

Assume responsibility for overall direction and supervise the Business Development strategies of the networks

e. Compliance

- Ensure adherence to regulatory requirements and internal policies related to lending, deposit mobilization, and overall banking operations.
- Conduct regular controls and reviews to assess compliance levels and identify areas for improvement.
- Develop and implement training programs to educate staff on compliance standards and procedures.
- Collaborate with legal and regulatory affairs teams to address compliance issues and implement corrective actions.

f. Reports

- Coordinate the preparation of annual objectives for business development teams, consolidate commercial dashboards prepared by business heads and validate targets as well as action plans on a monthly basis
- Coordinate weekly activity programming as well as weekly activity reports for Branches.
- Review and provide regular reports from Business Development department

4. Other Activities

- Responsible for the strategic development and operational activities of the Business Units to ensure maximum profitability and quality of customer service.
- Lead the development of the annual business plans.
- Foster a corporate culture that promotes high customer retention, exceptional customer service, high ethical practices and good corporate citizenship.
- Responsibility for team development and new hires.
- Supervises and leads personnel, manages the growth and service of the loan portfolio, manages department budget.
- Development and implementation of Strategic Business Units plan and building a strong deposit and loan portfolio through leadership of the overall business development function.
- General management of the UFC Plc's activities with special emphasis and responsibility for asset management and liability generation.
- Achieve the strong Balance sheet and other performance target
- Definition of marketing and sales strategies of UFC Plc
- Development of UFC Plc products and services
- Management and maintenance of existing customer relationships and development of new customer relationships
- Management of credit risk framework (The credit department is responsible of designing, implementing and managing the credit risk framework).
- Develop a customer management framework including customer insight driven marketing
- Fund the UFC Plc with cheap liabilities(deposits)

HEAD OFFICE

Nyamirambo, KN 2 Av. Building No. 177,
(Opp. Kigali Pelé stadium) P.O. Box 2998 Kigali - Rwanda.

Toll-free: 5020. Tel: +250 788 387 730 Email: info@ufinance.co.rw Website: www.ufinance.co.rw TIN: 101310843

- Perform other duties as may be assigned by the CEO.

5. Key Performance Indicators

- Quality Clients
- Diversified portfolio
- Quality portfolio
- NPL below the BNR regulation
- Customer retention
- Meet the assigned targets

6. Requirements: Qualifications, Professional Certification and Experience

- A Bachelor's degree in Accounting, Finance, Economics, Management or equivalent. Relevant Masters' degree will be an added advantage.
- A recognized professional certification will be an added advantage
- Minimum of 10 years' experience in a banking or microfinance institutions with at least 5 years' experience in managerial position.

7. Application documents:

- Application letter
- Updated Curriculum vitae including three references and their contacts
- Studies documents (copies of Certificates, academic transcripts, degree, etc)
- Copy of ID/Passport
- Training and experience documents

Note: All documents should be scanned in one document and be electronically submitted to: ufc.recruitment@ufinance.co.rw (Please mention the position you are applying for in the email subject).

The deadline for receiving applications is 5th January 2026 at 5:00 PM

NB:

- ✓ Only short-listed candidates will be contacted.

Done at Kigali, 23rd December 2025.

Noel MUHAWENIMANA
Chief Executive Officer

