



**JOB ANNOUNCEMENT N° 003/2026**

**POSITION: HEAD OF RISK AND COMPLIANCE**

**JOB TYPE: PERMANENT**

**REPORTING: CHIEF EXECUTIVE OFFICER / BOARD RISK COMMITTEE**

**LOCATION: HEAD OFFICE, KIGALI, RWANDA.**

**1. INTRODUCTION**

**DUTERIMBERE-IMF PLC** is a community-based microfinance institution established in 2004, dedicated to advancing local economic development. Its mission is *"to provide financial and non-financial services tailored to low-income entrepreneurs, primarily women, to improve their socio-economic conditions."* The institution currently operates in 12 districts across Rwanda.

To further strengthen its service delivery and operational efficiency, DUTERIMBERE-IMF PLC seeks to recruit a highly skilled, self-motivated, and experienced professional to fill the position of **Head of Risk and Compliance**.

**General Description:**

The Head of Risk and Compliance is responsible for establishing, implementing, and overseeing the institution's integrated Enterprise Risk Management (ERM) framework to ensure sustainable growth, financial soundness, regulatory compliance, operational resilience, and protection of the institution's reputation.

The role provides independent oversight of credit, operational, market, liquidity, compliance, strategic, environmental, social, climate-related, information security, and reputational risks.

The position is also responsible for embedding Environmental and Social Risk Management (ESRM) practices into the institution's lending, investment, and operational activities to ensure responsible financing, regulatory compliance, and alignment with sustainable finance principles and donor/investor expectations.

The role acts as a key advisor to Executive Management, Board Risk Committee, regulators, and partners on all risk-related matters and promotes a strong risk-aware culture across the institution.

## 1. Key Accountabilities (Duties and Responsibilities)

### Enterprise Risk Management

- Develop, implement, and continuously improve the institution's Enterprise Risk Management framework, policies, procedures, and risk appetite.
- Ensure effective identification, assessment, monitoring, mitigation, and reporting of all material risks across the institution.
- Maintain risk registers, Key Risk Indicators (KRIs), and risk dashboards.
- Conduct stress testing, scenario analysis, and emerging risk assessments.
- Credit Risk Management
- Oversee portfolio quality monitoring, portfolio concentration limits, and credit risk analytics.
- Review and recommend credit policies, underwriting standards, and delegated lending authorities.
- Monitor Portfolio at Risk (PAR), non-performing loans, provisioning adequacy, write-offs, and recovery trends.
- Ensure risk-based lending practices are effectively implemented

### Operational Risk Management

- Establish and monitor operational risk management tools including Risk and Control Self-Assessments (RCSA), incident management, fraud monitoring, and internal control assessments.
- Coordinate business continuity management and disaster recovery planning.
- Monitor operational loss events and recommend corrective actions.

### Compliance and Regulatory Risk

- Ensure compliance with prudential regulations, AML/CFT requirements, and internal policies.
- Coordinate regulatory examinations and risk-related reporting.
- Monitor changes in regulations and assess institutional impact.

### Environmental and Social Risk Management (ESRM)

- Develop and implement Environmental and Social Risk Management policies, procedures, and screening tools.



- Ensure environmental and social risk assessments are integrated into the credit appraisal and approval process.
- Identify and monitor high-risk sectors and activities with potential environmental, social, labor, health, safety, or reputational impacts.
- Monitor compliance with applicable environmental and social regulations, sustainable finance principles, and donor/investor requirements.
- Support implementation of climate risk and sustainability initiatives within the institution.
- Conduct environmental and social due diligence for applicable borrowers and projects.
- Build staff awareness and capacity on environmental and social risk management practices.

### **Risk Governance and Reporting**

- Prepare periodic risk reports for Executive Management, Board Committees, regulators, and stakeholders.
- Present risk exposures, emerging risks, and mitigation actions to governance forums.
- Support Board Risk Committee activities and maintain appropriate governance documentation

### **Strategic and Business Support**

- Provide independent risk assessment for new products, partnerships, branch expansion, digital initiatives, and strategic projects.
- Support capital planning, ICAAP processes (where applicable), and institutional strategy development.
- Promote a strong institutional risk culture and ethical business conduct.

### **Leadership and Team Management**

- Lead, mentor, and develop the risk management and ESRM teams.
- Ensure continuous capacity building and professional development within the department.
- Foster collaboration between risk management and business functions.



## Required Leadership and Collaboration

- Demonstrate strong ethical leadership, integrity, and independence in risk oversight.
- Build collaborative relationships with Executive Management, Credit, Operations, Finance, Compliance, Internal Audit, IT, HR, and Branch teams.
- Engage effectively with regulators, investors, development finance institutions, external auditors, and other stakeholders.
- Influence business units to balance growth objectives with prudent risk management and sustainable finance principles.
- Promote accountability, transparency, and a strong risk and compliance culture across the institution.

## 2. Key Performance Indicators (KPIs)

- Portfolio at Risk (PAR) ratio
- Non-performing loan (NPL) ratio
- Compliance with risk appetite and regulatory requirements
- Timeliness and quality of risk reporting
- Operational loss and fraud reduction
- Closure rate of audit and regulatory findings
- ESRM compliance and environmental/social screening coverage
- Business continuity readiness and testing effectiveness
- Staff risk awareness and training completion
- Implementation status of corrective action plans

### 3. Ideal Job competencies

#### Academic Qualifications

- Bachelor's degree in finance, Accounting, Economics, Business Administration, Risk Management, Banking, Environmental Management, Sustainability, or related field.
- A master's degree in a relevant discipline is an added advantage.
- Relevant professional certifications such as:

FRM (Financial Risk Manager), PRM (Professional Risk Manager), ACCA / CPA, CIA, CAMS, ESG or Sustainability-related certifications is an added advantage.

- Any relevant banking or microfinance certification is an added advantage.

#### Experience

- Minimum of 3 years, experience in risk management, compliance functions, of which must be within a financial sector regulatory body, bank, microfinance institution, or financial services environment.
- At least 6 years in a supervisory role.
- Demonstrated experience in enterprise risk management and credit risk oversight.
- Practical experience in Environmental and Social Risk Management (ESRM) or sustainable finance implementation.
- Experience engaging with regulators, Board Committees, institutions, or external stakeholders.
- Proven experience in developing and implementing risk management frameworks, policies, and governance structures.

#### Technical Competencies

- Enterprise Risk Management (ERM)
- Credit Risk Analysis and Portfolio Management
- Environmental and Social Risk Management (ESRM)
- Sustainable Finance and Climate Risk
- Operational Risk Management
- Regulatory Compliance and AML/CFT
- Risk Analytics and Reporting
- Internal Controls and Governance
- Fraud Risk Management
- Business Continuity Management
- Policy Development and Implementation
- Financial and Data Analysis
- Managerial Competencies
- Strategic Thinking



## Leadership and Team Development

- Stakeholder Management
- Decision-Making and Problem Solving
- Planning and Organizational Skills
- Change Management
- Negotiation and Influencing Skills
- Project Management
- Behavioural Skills
- High integrity and professionalism

## Other skills

- Independent judgment and objectivity
- Excellent communication and presentation skills
- Strong interpersonal and relationship management skills
- Attention to detail and accuracy
- Ability to work under pressure and manage competing priorities
- Proactive and solution-oriented mindset
- Confidentiality and ethical conduct
- Adaptability and resilience

## Documents to submit

1. Application letter
2. CV
3. Copy of Academic credentials

Interested candidates should apply not later than **10<sup>th</sup> July 2026**.

Done at Kigali, on 02<sup>nd</sup> July 2026

**NGABONZIZA M. Alphonse**  
Chief Executive Officer

