AMASEZERANO
COMMUNITY BANKING Plc

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VACANCY ANNOUNCEMENT

Back Ground:

ACB Plc is a Christian Micro Finance Institution that started its operations in August 2006. It is licensed by the National Bank of Rwanda (BNR). Our vision is to be a leading Christian financial institution that contributes to holistic and sustainable development. Our mission is to bring holistic transformation into the community through quality financial services. Our values are quality service, transparency, integrity and accountability. We are committed to taking financial services closer to the people.

AMASEZERANO Community Banking (ACB) Plc is looking for qualified, competent, committed, proactive and self-motivated individual to occupy the following position:

Job title: Risk and Compliance Manager

Number of positions: 1

Reporting to: Board through Board Risk & IT Committee functionally and to the MD administratively

Opening Date: 12th November 2026

Closing date: 3rd December 2026

Job summary: The Risk & Compliance Manager will lead the establishment, development, implementation and continuous strengthening of ACB Plc's enterprise-wide risk management and regulatory compliance framework. The role provides independent and objective second-line oversight, advice, monitoring, challenge and reporting to ensure that material risks are identified, assessed, managed and reported, and that the institution complies with applicable laws, BNR regulations, directives, guidelines and internal policies.

The successful candidate will support the Board and Senior Management with timely, accurate and independent information on the institution's risk and compliance profile, promote an effective risk and compliance culture, and monitor the implementation of appropriate mitigation and corrective actions.

Key responsibilities

Roles and responsibilities include:

Enterprise Risk Management

- Establish, implement and maintain ACB Plc's enterprise-wide risk management framework, policies, procedures and methodologies.
- Identify, assess, measure, monitor and report material risks; maintain an up-to-date enterprise risk register and coordinate periodic institution-wide risk assessments.
- Develop and monitor the Risk Appetite Statement, risk limits, tolerances, Key Risk Indicators (KRIs) and escalation thresholds.
- Provide independent challenge to management's risk assessments and mitigation plans, monitor emerging risks and advise the Board and Management on material exposures.
- Assess risks arising from new products, services, branches, systems, technologies, outsourcing arrangements, partnerships, investments and major projects before implementation.

Oversight of Key Risk Categories

- **Credit risk:** monitor portfolio quality, portfolio-at-risk, non-performing loans, concentrations, large exposures, insider and related-party lending, collateral, credit limits and policy compliance.
- **Operational risk:** assess risks arising from people, processes, systems and external events; monitor incidents, losses, fraud exposure, segregation of duties, outsourcing, technology and information systems, and corrective actions.
- **Liquidity risk:** monitor liquidity indicators, limits, gaps, funding and deposit concentrations, stress testing and the liquidity contingency plan.
- **Market and interest-rate risk:** monitor relevant exposures and limits, coordinate stress testing and report material exposures, where applicable.
- **Strategic risk:** assess risks associated with strategic decisions, business expansion, new products, major projects and investments, and advise on alignment with the institution's risk capacity.
- **Legal and compliance risk:** identify legal and regulatory exposures, monitor regulatory developments and obligations, and escalate material breaches and unresolved issues.

Regulatory Compliance

- Develop and maintain the Compliance Policy, regulatory obligations register, compliance calendar and annual Compliance Monitoring Plan.
- Identify applicable laws, regulations, directives and guidelines; conduct compliance risk assessments, periodic compliance testing and thematic reviews.
- Monitor adherence to BNR requirements and ACB Plc's approved policies and procedures; maintain registers of regulatory breaches and compliance exceptions.

- Advise Management on regulatory requirements and changes, review new products and services and significant policies from a compliance perspective, and coordinate responses to regulatory findings.
- Monitor customer protection, complaints, conflicts of interest, related-party requirements, conduct and ethical risks; promote staff awareness and compliance training.

AML/CFT Oversight and Coordination

- Coordinate or oversee, as applicable, AML/CFT risk assessments, KYC, customer due diligence and enhanced due diligence controls.
- Monitor sanctions screening, transaction monitoring, suspicious transaction reporting processes, record keeping, high-risk customers, politically exposed persons (PEPs) and emerging AML/CFT risks.
- Coordinate AML/CFT training and independent compliance testing, and report material weaknesses to Management and the Board.
- Work with the designated AML/CFT Officer or responsible function while respecting that officer's responsibilities and independence.

Regulatory Engagement, Reporting and Governance

- Prepare periodic Risk & Compliance reports for the Board, Board Committees, Managing Director and Senior Management.
- Coordinate regulatory reporting, BNR inspections, supervisory reviews and responses to regulatory queries.
- Monitor and follow up on regulatory and Internal Audit findings, ensuring timely implementation of corrective actions.
- Promptly escalate material risks, regulatory breaches, fraud exposure, liquidity concerns and AML/CFT weaknesses.
- Develop and implement the annual Risk & Compliance Work Plan, policies, registers and reporting frameworks, subject to appropriate approval.

Function Development and Risk Culture

- Establish and continuously strengthen the Risk & Compliance Function, including its framework, policies, work plans, registers and reporting mechanisms.
- Promote risk awareness, ownership and accountability across all departments through training, communication and guidance.
- Maintain independence and effective coordination with Internal Audit, ensuring clear roles and avoiding duplication of responsibilities.
- Within the first 90 days, conduct an institutional Risk & Compliance Gap Assessment, establish key risk and compliance registers, assess internal controls, identify gaps and present a comprehensive remediation roadmap to Management and the Board.

- Build and continuously strengthen the Risk & Compliance Function, including its mandate, work plan, methodologies, registers, monitoring programme and reporting framework.
- Promote risk ownership and accountability across business and operational units through awareness programmes, training and communication of regulatory developments.
- Maintain a professional and independent relationship with Internal Audit, avoid duplication of its third-line assurance responsibilities and share relevant risk information.
- Within the first 90 days, conduct a comprehensive Risk & Compliance Gap Assessment, establish key risk and compliance frameworks and registers, identify control weaknesses, and present a remediation roadmap to Management and the Board.

Qualifications, Experience and Technical Competencies

- Bachelor's Degree in Risk Management, Finance, Accounting, Economics, Business Administration, Law, Auditing or a related field.
- A Master's Degree and relevant professional certifications (CPA, ACCA, FRM, CIA, CRP, CAMS, CISA or equivalent) will be an added advantage.
- At least five (5) years of relevant experience in risk management, compliance, internal control or audit, preferably within a regulated financial institution.
- Proven experience in establishing or strengthening risk management functions, developing policies, risk registers and compliance monitoring frameworks.
- Practical experience in risk assessment, regulatory compliance, AML/CFT, reporting, and engagement with regulators, auditors and Board Committees.
- Knowledge of the Rwandan financial sector and BNR regulatory requirements will be an added advantage.
- Strong knowledge of enterprise risk management frameworks, risk appetite, risk indicators (KRIs) and risk assessment methodologies.
- Ability to identify, assess, monitor and report financial and non-financial risks, including credit, operational, liquidity, market, strategic and compliance risks.
- Sound understanding of financial regulations, corporate governance, AML/CFT and customer protection requirements.
- Excellent analytical, report-writing, policy development, regulatory interpretation and compliance monitoring skills.
- Ability to assess risks relating to digital financial services, information systems, outsourcing and other business operations.

Core Competencies and Personal Attributes

- Integrity, honesty, professional ethics and confidentiality.
- Independence of judgement, objectivity and professional courage to challenge decisions and escalate concerns.
- Strong analytical, critical-thinking, problem-solving and risk-assessment abilities.

- Excellent written and verbal communication, report-writing and presentation skills.
- Sound judgement, attention to detail and ability to make evidence-based recommendations.
- Leadership, planning, coordination and ability to influence stakeholders across all levels of the institution.
- Ability to work effectively with the Board, Board Committees, Managing Director, Senior Management, business units, Internal Audit, regulators and external auditors.
- Commitment to continuous professional development, accountability and promoting a strong risk and compliance culture.

How to apply

The interested candidates should submit their application documents (Motivation letter, updated CV, Academic certificates, ID copy, current criminal record certificate and original church recommendation letter signed by your church Pastor) to the ACB Plc Head Office via company email **amasezerano@acb.rw**, not later than **3rd December 2026** (03:00 pm).

Note: Only shortlisted candidates will be contacted for further. If you do not hear from us 2 weeks from the closing date, consider your application unsuccessful.

Done at Kigali, 12th November 2026

Eraste NSENGIYUMVA
Managing Director