

## VACANCY ANNOUNCEMENT

The Development Bank of Rwanda (BRD) Plc is Rwanda's only National Development Bank mandated to support Rwanda's Vision 2050 development agenda. Over the past five years, the bank has registered exponential growth contributing to socio-economic development, strengthening institutional and human capacity, fostering corporate governance and risk management practices.

The Bank is implementing the revised strategic plan for 2024-2028 which is appropriately aligned to the country's strategic direction enabling the Bank to unlock better value creation for its stakeholders by supporting entrepreneurs, addressing market failures, and impactful socioeconomic development.

To deliver on its bold vision and impactful objectives, the Bank's expanded and refocused mandate is underpinned on four strategic focus areas:

- Availing transformational finance.
- Increasing green financing for a resilient future.
- Driving scale and impact.
- Fostering innovation and technology.

To achieve its strategic mandate, BRD recognizes the importance of strengthening its human and institutional capital to drive sustainable development and ensure the Bank remains a center of excellence in the financial sector.

BRD is committed to respecting gender equality and disability norms. We promote gender-responsive practices. Qualified candidates particularly females and persons living with disabilities are encouraged to apply.

To help accomplish this ambitious and exciting vision, the Development Bank of Rwanda (BRD) would like to recruit suitable qualified candidates to fill the following positions:

- 1. Enterprise Risk Manager**
- 2. Enterprise Credit Risk Analyst**



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## Enterprise Risk Manager

1. Background Information	
<b>Job Title:</b> Enterprise Risk Manager	<b>Current grade:</b> JG E-Manager
<b>Department:</b> Enterprise Risk Management Department	
<b>Reports to:</b> Chief Risk Officer	
2. Contract Term: Open- ended	
3. Purpose of the Job:	
<p>The Enterprise Risk Manager is responsible for leading, overseeing, and embedding an effective Enterprise Risk Management (ERM) framework application across the institution. The role ensures that all material financial and non-financial risks are identified, assessed, monitored, reported, and managed in line with the institution’s strategy, risk appetite, and regulatory expectations. The role carries overall accountability for enterprise risk governance, consolidated risk reporting, regulatory engagement on risk matters, and people management of the Enterprise Risk function.</p> <p>Support the establishment, implementation and maintaining of an effective Enterprise Risk Management (ERM) framework, aligned with the institution’s strategy, mandate, and risk appetite.</p>	
4. Key Responsibilities:	
<p><b>People Management:</b></p> <ul style="list-style-type: none"> <li>• Manage departmental resources, including staff performance, capacity building, and work planning and execution through.</li> <li>• Quality and timeliness of risk assessments and reporting.</li> <li>• Effective follow-up of mitigation actions.</li> <li>• Address capacity or performance gaps proactively.</li> <li>• Lead the performance management process for the risk function, including setting individual and team KPIs aligned to the ERM strategy.</li> <li>• Conducting performance reviews and feedback sessions</li> <li>• Setting clear expectations, priorities, and performance standards for the Risk Officers, Analysts and Specialists.</li> </ul> <p><b>Governance and Reporting:</b></p> <ul style="list-style-type: none"> <li>• Review and challenge consolidated risk reports to ensure alignment with strategy, risk appetite, and governance standards.</li> <li>• Oversee the governance, approval, and regulatory submission of ICAAP and ILAAP.</li> <li>• Support the development, maintenance, and reporting of the Risk Appetite and Risk Management Frameworks.</li> </ul>	



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- Ensure risk assessments for strategy, business plans, new products, and transformation initiatives are completed and reported prior to approval.
- Produce executive and Board-level reports on the Bank's overall risk profile, emerging risks, and strategic risk trade-offs.
- Ensure timely review and submission of risk policies, methodologies, tools, and reports through the appropriate governance structures.

#### **Functional and Operational Responsibilities:**

- Ensure alignment of technical risk tools with regulatory standards and best practices.
- Maintain and update enterprise-wide risk registers, action plans, and follow-up trackers
- Review and challenge risk assessments, stress tests, scenario analyses, and risk metrics.
- Ensure the following.
  - Key risks are properly escalated in a timely manner.
  - Risk Messaging is aligned with management and Board expectations- Strategy and Mandate of the bank
  - Strategic implications and decisions are clearly highlighted during risk reporting
  - Ensure risk mitigations for the identified risks are developed and implemented in collaboration with the risk owners.
  - Carry out risk culture assessments and train the same, to the Bank staff at least once a year.

### **5. Performance Indicators**

#### **Team Performance Management**

- Completed and documented monthly, quarterly, and annual performance reviews for analysts, including objectives, feedback, and development actions.

#### **Stakeholder Reporting**

- Timely delivery of accurate and decision-ready risk reports to internal management committees, the Board, and external stakeholders, as required.

#### **Cross Departmental Coordination**

- Effective coordination of risk-related project assignments and deliverables across departments, ensuring agreed timelines and outputs are met.

#### **Risk Culture & Awareness**

- Contributed to the implementation of risk awareness and risk culture initiatives, including training, communications, or embedding risk considerations into business processes.

#### **Department Representations**

- Representing the Risk Department in internal and external engagements, providing accurate input and feedback in line with approved risk positions.

#### **Risk Projects- Organization & Delivery**

- Supported the organization, documentation, and implementation of risk department projects, ensuring proper records, tracking, and timely delivery of agreed outputs.

### **6. Professional, Academic Qualifications and Experience**

**Minimum Qualification:** FRM/CPA, CERTIFIED ISO 31000, or a recognized ERM Certification Program.

- Experience of at least 5 years in similar function in a bank.



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- At least a bachelor's degree in economics, Finance, Management, Mathematics, statistics or similar fields.
- Fluency in English, with excellent oral and written communication skills.
- Proficiency in Excel especially Excel for Finance and Modelling
- Ability to manipulate, analyze, summarize, and present data/results
- Strong quantitative, analytic, and problem-solving skills
- Strong work ethic, honesty and integrity
- Strong interpersonal communication skills and ability to work in teams.
- Be a certified member of a professional risk association or Institute

### **7. Core Competencies**

- Strategic thinking and judgment
- Leadership and people management
- Strong communication and presentation skills
- Ability to challenge constructively and independently
- High ethical standards and professional integrity

### **8. Behavioral Competencies**

- Accountability
- Excellence
- Innovation
- Integrity



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## Enterprise Credit Risk Analyst

9. Background Information	
<b>Job Title:</b> Enterprise Credit Risk Analyst	<b>Current grade:</b> JG G – Specialist
<b>Department:</b> Enterprise Risk Management Department	
<b>Reports to:</b> Enterprise Risk Manager	
10. Contract Terms: Open-Ended	
11. Purpose of the Job:	
<p>The Enterprise Credit Risk Analyst is responsible for independent <b>identification, measurement, monitoring, and reporting of credit risk</b> across the full credit lifecycle — from origination to repayment, recovery, and closure — ensuring that <b>individual credit decisions, when aggregated, remain within the Bank’s approved risk appetite, capital capacity, liquidity profile, and strategic mandate.</b></p> <p>The role provides <b>second-line oversight</b> over credit activities, with a strong focus on <b>portfolio risk, systemic risk build-up, early warning, and loss prevention</b>, rather than deal origination or transaction execution.</p>	
12. Key Responsibilities:	
<p><b>1. Credit Strategy &amp; Risk Appetite</b></p> <ul style="list-style-type: none"> <li>• Monitor adherence to sector, product, obligor, tenor, and concentration limits.</li> <li>• Perform stress testing, portfolio scenario analysis, and development of ICAAP reporting.</li> <li>• Contribute to the translation of the Risk Appetite Statement into measurable credit risk metrics and limits.</li> </ul> <p><b>2. Origination &amp; Pre-Screening Oversight</b></p> <ul style="list-style-type: none"> <li>• Analyze pipeline trends to identify high-risk sectors, products, or borrower profiles.</li> <li>• Monitor frequency and materiality of policy exceptions and waivers.</li> </ul> <p><b>3. Credit Appraisal &amp; Structuring Review</b></p>	



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- Independently review credit risk ratings, scorecards, and key assumptions.
- Assess adequacy of proposed risk mitigants for the portfolio being created (collateral, guarantees, covenants).

#### **4 Credit Approval & Decision Support**

- Provide independent portfolio and risk impact analysis to credit decision bodies.
- Highlight concentration, capital utilization, and risk-return implications.
- Track and report approval conditions and policy deviations.

#### **5 Documentation, Disbursement & Reporting Oversight**

- Verify that credit approvals are correctly translated into legal documentation.
- Monitor fulfillment of conditions precedent and security perfection.
- Validate correct booking of exposures, portfolio classifications, and IFRS 9 staging.

#### **6 Portfolio Monitoring & Early Warning**

- Monitor portfolio performance, risk grade migration, and delinquency trends.
- Design, maintain, and refine Early Warning Indicators (EWIs).
- Escalate emerging risks to management with actionable recommendations.

#### **7 Watchlist, Remedial & Recovery Oversight**

- Oversee watchlist governance and migration into and out of non-performing status.
- Review restructuring proposals for economic viability and sustainability.
- Monitor recovery strategies, and their effectiveness.

#### **8 Provisioning, Loss Measurement & Reporting**

- Support IFRS 9 Expected Credit Loss (ECL) calculations and validation.
- Support performance of back-testing of PD, LGD, and recovery assumptions.
- Analyze drivers of impairments, write-offs, and portfolio losses.



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## 9 Reporting & Governance

- Prepare periodic credit risk reports for the CRO and Management Committees
- Support internal and external compliance and regulatory examinations
- Recommend enhancements to credit policy, risk models, and monitoring tools.
- Contribute to strengthening the Bank's credit risk culture and discipline.

## 13. Performance Indicators

1. Process Improvement, strengthening the credit risk systems, reporting TAT.
2. Scenario Analysis & Stress Testing Coverage, as required
3. Data accuracy validation for credit risk module in the Risk MIS tool
4. Regular credit risk model assumption and output validation (*Credit rate scoring model, Mainstream and projects pricing model, and IFRS 9 models*).
5. Credit Risk Assessment Accuracy for products and portfolio
6. Implementation rate for the credit monitoring plan
7. Capital Utilization Efficiency, maintained within the strategy limits
8. Documentation Accuracy & Compliance for the entire credit cycle
9. Management, Board and Regulatory reporting compliance.

## 14. Professional, Academic Qualifications and Experience

**Minimum Qualification:** FRM/CPA, CERTIFIED ISO 31000, or a recognized ERM Certification Program.

- Experience of at least 5-7 years in similar function in a bank.
- At least a bachelor's degree in economics, Finance, Management, Mathematics, statistics or similar fields.
- Fluency in English, with excellent oral and written communication skills.
- Proficiency in Excel especially Excel for Finance and Modelling
- Ability to manipulate, analyze, summarize, and present data/results
- Strong quantitative, analytic, and problem-solving skills
- Strong work ethic, honesty and integrity
- Strong interpersonal communication skills and ability to work in teams.
- Be a certified member of a professional risk association or Institute

## 15. Core Competencies

- Strong communication and presentation skills
- Conversant with banking law, regulations, directive and guidelines particularly credit risk related.
- High skilled Microsoft office (advanced excel, advanced power point presentation, and word)
- Data management and visualization skills (Ability to automate reports, create automated credit risk dashboards using basic commanding languages)



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### 16. Behavioral Competencies

- High ethical standards
- Planning and organizing
- Teamwork and collaboration
- Problem solving skills
- Accountability
- Excellence
- Innovation
- Integrity

### 17. Technical Competencies

- Classification and provisioning skills
- Collateral management skills
- Understanding the credit risk cycle and all process analysis involved
- Concentration and Related party exposure monitoring
- Risk assessment and portfolio stress testing skills.

***Only online applications shall be considered.***

**Email-only for inquiries (not application): [recruitment@brd.rw](mailto:recruitment@brd.rw)**

**Address all applications to the Director, People, Culture and Corporate Services of BRD.**

**Deadline for application: April 29, 2026.**

**The employment package is highly competitive and attractive.**

***Only Candidates with the right qualifications and relevant experience shall be shortlisted and contacted for Interviews.***

**Done in Kigali, Wednesday April 16, 2026.**

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