

JOB ADVERTS

Unity Co-operative Society (UNICS Plc) is a Microfinance Institution created on the 15th of January 2000. Among other conventional financial products like savings accounts and current accounts, UNICS Plc has invested a lot in the development of value added services like Automated Teller Machine and the sale of Bank Cards, Online Banking, SMS Banking, Virtual Private Network, and many others. For the past 22 years, UNICS Plc has been able to position herself as one of the fastest growing financial institutions in Cameroon with highly improved technological facilities and well-developed products tailored to the needs of the public.

We are seeking the services of Candidates who would be ready to work at any of our branches in the National territory in the following positions:

Job Ref. N°1/BM/UNICS: BRANCH MANAGER

Key Tasks, Duties and Responsibilities:

- To support the General Manager in developing and implementing the Bank's Overall Business development Strategies
- Maintain a positive customer relationship, planning and delivering effective marketing strategies and monitoring the progress of new and existing financial products.
- Network with appropriate professionals;
- Maintain a high standard of discipline within the Branch and ensure that all staff are performant.
- Oversee and manage all aspects of the business such as Accounting, Human Resource, Sales and Operations at the Branch
- Review trade area and identify new market opportunities
- Source, train, coach and develop staff

Qualification and Skills

- To have at a **Master's Degree in Management; Business Administration, Management, Finance, Economics, Marketing** or equivalent from a reputable university.
- To have at **least three years** of experience in a managerial position. Experience in a Financial Institution is an added advantage;
- Good working knowledge in Excel and Microsoft Word;
- Bilingual (English and French);
- Strong analytical skills;
- Ability to deliver under pressure and in a team fostered environment;
- Proven track record of good performance
- A drive to reach sales and service goals
- Excellent organizational and leadership skills
- Someone of impeccable personal and professional integrity.
- A personality that is self motivating, engaging, positive, result driven and possesses the maturity and personality to command respect.

Job Ref. N°2/CO/UNICS: CREDIT OFFICER

Key Tasks, Duties and Responsibilities:

- Marketing and Sales: Prospect and secure new client portfolios for the institution through marketing outreach. Be able to cross sell other products/services to enhance the customer's experience in UNICS Plc.
- Making Decisions and Solving Problems: Maintain an active knowledge base of all of the organization's loan products and an understanding of the requirements required of each client (borrower).
- Processing/Analyzing Information (Data): Compiling, coding, categorizing, calculating, tabulating, auditing, and/or verifying information to identify and recommend products that meet the customer's needs and the organization's lending guidelines.
- Recovery and Follow up: Use legal and tactful measures to monitor, follow up and recover from customers who witness business failures or those of bad faith.
- Portfolio Management: Review active and delinquent loan files each day to maintain and ensure repayment for healthy facilities, undertake and propose actions to improve delinquent cases.
- Reporting: Preparing reports on a weekly, monthly, quarterly and annual as the need may arise in a sequential and concise manner on activities, difficulties, actions and recommendations.

Qualifications and skills:

- Have at **least three (3) years** of practical experience in credit management. Experience in credit Management in a Financial Institution shall be an added advantage.
- Have at least a Bachelors Degree in marketing, management, Banking & Finance, Economics or Accounting. **Experience in Legal issues related to the management of various types of guarantees and recovery as a whole shall equally be an added advantage.**
- Impeccable integrity and morality check.
- A personality that is self motivating, engaging, positive, result driven and posses the maturity and personality to command respect.

Additional Strengths:

- Exceptional ability to communicate in English and French verbally and in writing.
- Able to work in a team fostered environment.
- Good working knowledge in Excel, Word and PowerPoint.

Interested candidates who fully meet the above requirements should clearly specify the **Job Reference Number** and send their detailed **Curriculum Vitae** via: **humanresources@unicsgroup.com** not later than **21st January 2022**.