



**CO-OPERATIVE BANKS DEVELOPMENT AGENCY**

2<sup>nd</sup> Floor, 240 Vermeulen Street • Private Bag X115, Pretoria, 0001 • Tel: 012 315 5367 • Fax: 012 315 5905 • email: CBDA@treasury.gov.za

**SENIOR TECHNICAL ANALYST: CO-OPERATIVE BANKS DEVELOPMENT AGENCY (CBDA)**

**REF: 20221011**

**INTERNAL APPLICANTS ONLY**

**REMUNERATION PACKAGE: 882,042 PER ANNUM (COST TO COMPANY)**

**CAPACITY BUILDING AND INFORMATION UNIT**

**PRETORIA**

---

**PURPOSE:**

To provide capacity building support in areas of financial management, accounting, management, governance and conducting financial performance assessments of Co-operative Financial Institution (CFIs) and Cooperative Banks (CBs) to ensure operational efficiency, sustainability and compliance with the Co-operative Act 2005, the Co-operatives Banks Act No.40 of 2007, both as amended, other relevant pieces of legislation and regulatory bodies. The incumbent will report to the Director Capacity Building Unit.

**KEY OUTPUTS:**

It will be expected from the successful candidate to perform:

**Capacity Building support in financial management, Investment management and Accounting:** Conduct on-site or virtual performance assessments of CFIs and CBs to review the status of their accounting books, investments and overall financial management• Assess activities and records of CFIs and CBs in order to ensure good governance, sustainability, sound internal controls, effective financial management, compliance to laws and regulations and to ensure legality of transactions and operations or financial solvency• Reviewing monthly financial reports submitted by CFIs and CBs to ascertain their accuracy• Conducting financial performance assessments for CFIs and CBs using industry monitoring tools• Reviewing the CFIs and CBs lending concentration, delinquency ratios, savings and capacity adequacy to establish compliance to prudential requirements as set out by the Prudential Authority• Review internal auditors/ supervisory committee reports in order to monitor usefulness of reports, uncover specific weaknesses in internal routines and recommend corrective action• Reviewing balance sheet, operating income and expense accounts, and loan documentation in order to confirm institutional assets and liabilities• Conducting financial analysis of CFIs and CBs financial statements and giving recommendations to improve on performance• Present financial reports and financial analysis reports and other supporting schedules that detail the CFIs and CBs financial position and recommend solutions to improve financial health of the institution to the Board of Directors and Management.

---

The CBDA is an equal opportunity employer.

Please forward your comprehensive CV and originally certified copies of qualifications and ID. Please forward your application, quoting the relevant reference number and the name of the publication on the subject line of the email to [CBDARecruitment@treasury.gov.za](mailto:CBDARecruitment@treasury.gov.za)

**NOTE:** Applications that are not compliant with the above request will not be considered. The Agency reserves the right not to fill the post. All shortlisted candidates will be subjected to a technical exercise that intends to test relevant technical elements of the job. Successful candidates will be appointed on probation for the period of twelve (12) months into the prescribed rules.

**Recommend actions to ensure compliance with laws and regulations, or to protect the solvency of the CFIs and CBs:** Hold report back meeting/s with the CFIs and CBs highlighting issues/areas concerning the financial integrity of the institution including the loan portfolio, investments, capital adequacy, earnings, large or troubled accounts as well as on the overall management• Recommend actions to ensure compliance with the laws and regulations to protect the solvency of the institution• Oversee, follow up and continuously monitor the financial soundness of CFIs and CBs in line with the Act and its related regulations• Follow up on recommendations made to CFIs and CBs by the Prudential Authority and monitor implementation thereof.

**Design, plan and coordinate finance and other related training programmes:** Design finance and other related training programmes based on the results of the performance assessments and/or as requested by the CFIs and CBs to ensure that the Board of Directors, Management and Staff are adequately capacitated to discharge of their duties• Follow trends and practices within the sector and make recommendations on ways to improve governance, operational efficiency and sustainability of CFIs and CBs.

**Performance Management of CFIs and CBs to ensure that they comply to the performance standards and prudential requirements:** Perform in-depth diagnostics of CFIs and CBs to establish their status with regards to their financial management, governance, marketing, cooperative principles, management issues and policies and procedures• Score their performance against the performance standards• Holding performance assessments meetings with the CFIs' Board of Directors and management and recommending actions to improve on the performance.

#### **REQUIREMENTS:**

- A tertiary qualification in Accounting, Economics, Banking, Business Administration or related qualification and experience.
- Working Knowledge at a senior level in development of financial co-operatives, microfinance institution or financial sector development would be an added advantage
- A minimum of 5 years' financial management experience.
- Knowledge of banking regulations and supervision within South Africa.
- Knowledge of training in a development context.

#### **COMPETENCIES:**

- Experience with Cooperative Banking sector will be an added advantage.
- Excellent facilitation and report writing skills.
- Excellent quantitative and analytical skills.
- Computer literacy- Microsoft suite of products;
- Must be willing to travel extensively, therefore a valid driver's license is a must.
- Prepared to work unsupervised and capable of using own initiative.

**Closing date: Wednesday, 26<sup>th</sup> October 2022 by close of business.**

**No late applications will be considered.**