



INKUNGA FINANCE Plc
BP 35 KIBUYE
TEL: 3121; Mob: 0788 389 968
E-mail : info@inkungafinance.com
Website : www.inkungafinance.com

Internal Job Vacancies Announcement (Loan Officers and customer care officer)

Ladies and Gentlemen,

It is with great excitement that we gather today to celebrate a new chapter in our institution's journey; the launch of our **internal recruitment program** for Loan Officers and Customer Care Officer.

Purpose of the Initiative: This initiative is not just about filling positions; it is about **recognizing and rewarding the talent we already have within our walls**. By promoting from within, we affirm our belief that our junior officers and cashiers are the backbone of our institution, and they deserve the opportunity to grow, shine, and lead.

Motivation and Growth

- This program is designed to **motivate staff** by opening doors to career advancement.
- It ensures that **hard work and dedication are rewarded** with new responsibilities and opportunities.
- It strengthens our culture of **trust, loyalty, and empowerment**, showing that we value our people as much as our customers.

Encouragement to Cashiers: This is your moment. We encourage you to step forward, embrace this call, and see it as a **promotional pathway**. Your daily commitment has prepared you for this next step, and we are confident that many of you will rise to the challenge.

Timeline: Some of successful candidates will begin their new roles in **January 2026**, marking the start of a fresh year with fresh opportunities.

Closing Let us celebrate this initiative not only as a recruitment drive but as a **celebration of our people**. Together, we are building an institution where growth is nurtured, talent is recognized, and success is shared.

Here's to the future and to the leaders among us who will soon take on new roles!

I. POSITION TITLE: Loan Officers (3 VACANT POSTS)

Location: BWISHYURA Branch, RUTSIRO Branch and MAHOKO Branch

Reporting to: Branch Manager and/or Sub-Branch Manager


Application Deadline: Sunday, 7th December 2025 at 23:59

We are pleased to invite internal applications for the role of **Loan Officer** within our esteemed financial institution. This is an exciting opportunity for a dynamic and results-oriented individual ready to take on key responsibilities within our operations and credit management team.

Key Responsibilities (not limited to):

1. Ensure the initial contact with potential customers and explain to them all requirements in loan application process;
2. Carry out field visits at clients' businesses and domiciles to ensure their capacities in loan reimbursement;
3. Analyze credit application files and help eligible customers complete the files;
4. Ensure the client's eligibility based on an in-depth analysis of 5 Cs;
5. Visit clients' business places and loan collateral then confirm real value of properties.
6. Constitute the credit application files and make its proposal to the credit committee for analysis and approval;
7. Draw up loan contracts and get them signed;
8. Ensure credit disbursements and inform customers;
9. Ensure the high quality of loan portfolio;
10. Ensure the proper delivery of services and customer satisfaction;
11. Make the list of non-performing/written off loans and establish the schedule and plan for their recovery and submit the execution report to the Branch Manager;
12. Establish monthly credit risk situations according to the format of the central Bank or requirements of the partner of INKUNGA FINANCE Plc;
13. Ensure the growth of the deposit and loan portfolio through clients' mobilization and promotion of INKUNGA FINANCE Plc products;
14. Report to the Branch Manager and/or Sub-Branch Manager.

Minimum Qualifications and Experience:

- Must be a Rwandan;
 - Have a Bachelor's degree in Rural development, Finance, Accounting, Agri-business, managements and education;
 - Must have proof of experience of at least **two years' experience** working with INKUNGA FINANCE Plc;
 - Have a good track and sound character in working with financial institutions;
 - Fluent in French or English, knowledge of both languages would be an advantage;
 - Aged between 25 years and 40 years;
 - Having driving permit **category A**, would be an advantage.
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II. POSITION TITLE: Customer care officer (1 vacant post)

Location: RUBENGERA Branch

Reporting to: Branch Manager

Application Deadline: Sunday, 7th December 2025 at 23:59

Key Responsibilities (not limited to):

1. Open new client accounts and ensure all necessary documentation is completed accurately.
2. Assist clients in understanding our services and products, providing detailed explanations as needed.
3. Conduct client orientation sessions to familiarize new clients with our offerings and processes.
4. Address client inquiries and resolve any issues promptly and professionally (CRB, Linking accounts to clients' phones, etc.
5. Maintain accurate records of client interactions and account information.
6. Collaborate with other team members to enhance client experience and satisfaction.
7. Stay updated on company products, services, and policies to provide accurate information to clients;
8. Participate in Branch loan committee meetings;
9. Assist and/or support cashier and loan officers in their roles;
10. Assist in either opening or closure of the business activities of the branch.

Minimum Qualifications and Experience:

- Be a Rwandan ;
- Have a Bachelor's degree in Finance, Accounting, Business administration, Management, Banking, Microfinance or related fields with **at least two (2) years experience within INKUNGA Finance Plc** (previous experience in customer service or similar role is an advantage);
- Have a strong communication and interpersonal skills;
- Be proficient in using computer applications;
- Have a proactive and positive attitude towards client services;
- Fluent in French or English, knowledge of two languages would be an advantage;
- Aged between 25 years and 35 years.

Application Process: Interested internal candidates should submit a motivation letter, professional certificates or permit as required, degree and an updated CV **in single file** to recruitment@inkungafinance.com and copy to: info@inkungafinance.com by **Sunday, 7th December 2025 at 23:59**. Late applications will not be considered. **Remember to mention in the email: the title of the post applied for.**

MUHAWENIMANA Abed Cherif
Managing Director

