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## Internal Job Vacancies Announcement (Branch accountants and Loan Officer)

Ladies and Gentlemen,

It is with great excitement that we currently celebrate motive approach in our institution's journey to ensure peoples 'career development. Again, here is the open door for our junior officers. The announcement of our **internal recruitment for Branch Accountants and Loan 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

- You've not been born to watch others celebrate their greatest achievements by staying in the same place or following them closely. You too can make that possible.
- This program is designed to **motivate you** 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 By **April 2026**, marking the start of 2<sup>nd</sup> quarter 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!**

## **Internal Job Vacancies Announcement**

### **1. POSITION TITLE: BRANCH ACCOUNTANTS (2)**

**Position Title:** Branch Accountant

**Reporting to:** Branch Manager

INKUNGA Finance Plc is pleased to announce an internal recruitment opportunity for the position of Branch Accountant. This is an exciting opportunity for a dynamic and results-oriented individual ready to take on key responsibilities within our accounting team.

#### **Minimum Qualifications and Experience:**

- A Bachelor's degree in Business Management, Finance, Accounting, or Economics
- At least three (3) years of professional experience as cashier, including at least one (1) year within INKUNGA Finance Plc
- Having CPA, ACCA, CAT or any other professional certificate will be an added value;
- Fluent in French or English, knowledge of two languages would be an advantage;
- At least 21 years old.

#### **Key Responsibilities (but not limited to):**

1. Record the accounting entries for the operations of the branch and/or department;
2. Perform the cash control and ensure timely replenishment;
3. Prepare financial statements in collaboration with the Branch Manager and/or Chief Accountant;
4. Ensure proper maintenance of supporting documents for cash transactions at the Branch;
5. Prepare the branch financial statements at the end of each fiscal year;
6. Prepare bank payment orders, checks to be issued, and invoices of the institution;
7. Organize and coordinate account opening and closing, and other operations in collaboration with Branch Managers/Chief Accountant;
8. Ensure the good management of customer accounts and related information;
9. Ensure proper management of the safe in collaboration with the Branch Manager or Cashier;
10. Manage the safe jointly with the Branch Manager and/or the Cashier
11. Facilitate authorized payments at the branch level;
12. Keep bank securities and journals in use in the safe;
13. Participate in the elaboration of the Branch action plan and budget
14. Monitor the daily accounting of the customer deposits, credits, and daily banking operations;
15. Carry out the daily cash closing and verify the consistency between the physical cash balance and the financial management system record;
16. Ensure a good filing of all accounting documents of the branch/institution;
17. Participate in the annual account closing tasks at the branch level before the data consolidation;

18. Ensure bank reconciliation for operations carried out by the Branch/Department;
19. Update the inventory file of INKUNGA FINANCE Plc's assets at the Branch/Department;
20. In collaboration with the Branch Manager, prepare the draft budget at the branch-level and monitor its execution;
21. Act as interim Branch Manager in his/her absence;
22. Report to the Branch Manager and/or alternatively to HQ Accountant;

## **2. POSITION TITLE: Loan Officer (1 VACANT POST)**

**Reporting to:** Branch Manager

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.

### **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 at **least three (3) years of experience**, including two years within INKUNGA FINANCE Plc;
- Have driving permit **category A** would be an advantage;
- 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;
- Must have 25 years and above;

**Application Process:** Interested candidates should submit their motivation letter, professional certificates or permits as required, **degree not to whom** and updated CV all **in single file/single document not zipped** to [recruitment@inkungafinance.com](mailto:recruitment@inkungafinance.com) and copy to: [info@inkungafinance.com](mailto:info@inkungafinance.com) by **Sunday 1<sup>st</sup> March 2026 at 23:59**. Late applications will not be considered. **Remember to mention in the email: the title of the post applied for.**

We encourage capable team members who meet the criteria to apply.

Done at Karongi on 18/02/2026

**MUHAWENIMANA Abed Cherif**  
**Managing Director**  
**INKUNGA FINANCE Plc**

