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JOB VACANCIES

About INKUNGA FINANCE Plc Finance Plc

Born as COOPEC INKUNGA FINANCE PLC FINANCE Plc on 15 September 1995, and officially licensed as a Microfinance Institution (MFI) by the RDB on 8 July 2016, INKUNGA FINANCE Plc Finance Plc has steadily grown into one of the most trusted MFIs in the country.

Headquartered in Karongi District, in Rwanda's Western Province, INKUNGA FINANCE Plc operates across seven branches, serving clients in both Kigali City and the Western Province. Over the years, we've established ourselves as a pivotal institution in the region's rural transformation, with a strong commitment to inclusive, responsible, and sustainable financial service delivery.

At the heart of our operations lies a clear mission: to promote quality financial services to small and medium-sized entrepreneurs in order to contribute to the improvement of their socio-economic living conditions and to remain a sustainable and self-sufficient institution. Our operations are deeply rooted in community engagement, environmental sustainability, and the belief that financial inclusion is a cornerstone of equitable development.

To strengthen its human capital, INKUNGA FINANCE Plc is seeking to recruit the employees on the following posts **to start employment by July 2025**:

1. Agronomist (full time job for eighteen months subject to be renewable)

Position Overview

In line with our growing agricultural lending portfolio and new focus on climate-smart and green financing, we are seeking a highly motivated and field-oriented Agronomist. This role is critical in supporting our new and existing financing products tailored for agriculture, agroforestry, and regenerative practices under programs like SUSTAIN-AF, implemented within the framework of Sustainable Forestry and Efficient Renewable Energy (SFERE), a strategic partnership with ADA Luxembourg and CIFOR-ICRAF.

The successful candidate will play a key role in ensuring that INKUNGA FINANCE Plc's financial services are technically sound, farmer-centered, and sustainable, helping to drive smallholder productivity, income diversification, and rural resilience.

Key Responsibilities

Technical and Agronomic Advisory

- Provide technical assistance to farmers and INKUNGA FINANCE Plc's field staff in climate-smart agriculture, agroforestry systems, and sustainable land use.
- Promote tree-crop-livestock integration, mixed cropping, soil conservation practices, conservation and regenerative agriculture to enhance farm productivity and ecological health.
- Support farmers in selecting the right tree and crop species combinations based on agro-ecological zones and market needs.

Field Monitoring and Farmer Support

- Conduct regular farm visits and technical assessments to guide loan design and analysis, monitor financed activities, and provide corrective recommendations.
- Assist in pre-loan disbursement evaluations and post-loan disbursement support to ensure sound implementation and productive use of agri-loans.
- Ensure that financed practices are aligned with INKUNGA FINANCE Plc's environmental, climate-smart and social sustainability principles.

Product Development and Institutional Learning

- Work with the lending/ operations team to integrate agronomic insights into loan product design and delivery.
- Contribute to the development of training tools, crop/ tree factsheets, extension materials, and community outreach programs to promote sustainable farming.
- Assist in documenting lessons learned, case studies, and success stories for internal learning and stakeholder reporting.

Stakeholder Engagement

- Collaborate with development partners (such as ADA and ICRAF), local governance and other local partners.

- Facilitate technical training, demo plots, or community meetings to strengthen farmer awareness and adoption of agroforestry and climate-resilient practices.
- Support the identification of local value chain actors and off-takers to improve market linkages for agroforestry and agri-produce.

Qualifications and Experience

- A Bachelor's degree in Agronomy, Agroforestry, Agricultural Sciences, agribusiness or related field. A Master's degree is a plus.
- At least 3 years of practical experience working with smallholder farmers in agroforestry, agricultural extension, regenerative, conservation or climate-smart agriculture.
- Sound knowledge of regenerative agriculture, landscape stabilization, soil water conservation, soil fertility management, and tree-based farming systems.
- Strong field experience and familiarity with farming systems in Rwanda's Western Province.
- Proven ability to design and deliver farmer training, technical field support, and advisory services.
- Excellent communication and coordination skills in Kinyarwanda and English. French is a plus.
- Highly self-driven, with an excellent self-initiation attribute, organized, and results-driven.
- Strong digital literacy (MS Office, Google Workspace, GPS or mapping tools).
- Driving license cat. A.

Key Competencies and Attributes

- Passionate about working with smallholder farmers and improving rural livelihoods.
- Strong interpersonal skills and ability to work with multi-stakeholder teams.
- Self-motivated,
- Sensitive to environmental and gender inclusion issues in agriculture.
- Comfortable with regular travel within western province and other operational areas.
- Equal or less than 40 years old
- Have a good track and sound character in working with financial institutions.

2. LOAN OFFICER (1 VACANT POST)

Key Responsibilities

Under the supervision of Branch Manager, he (she) will be responsible for:

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.

Requirements

- Must be a Rwandan;
- Have a Bachelor's degree or an A1 diploma in Rural development, Finance, Accounting, Agri-business, managements and education;
- Must have proof of experience of at least **two years' experience for A0**, at least **three years' experience for A1** preferably in **in financial management, fund mobilization, advocacy, education or credit management.**
- Must have driving permit **category A**;
- 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 21 years and 40 years;

3. CASHIERS (2 VACANT POSTS)

Key responsibilities

Under the supervision of the Branch Manager or Accountant, s/he will be responsible for:

1. Financial service delivery and Customer care;
2. Correctly manage the cash entrusted to him or her by keeping from time to time the source documents justifying cash flow;
3. Recording deposits, withdrawals and reimbursement transactions in client passbooks;
4. Ensuring that the strong room keys are properly kept in conjunction with the Accountant or the Branch Manager;
5. Keeping and classifying supporting documents for operating expenses;
6. Ensure that journal and accounting transactions are done properly;
7. Ensure that payments done at branch level are authorized by competent Officer;
8. Maintaining cash history ;
9. Ensure that loan collaterals and cheque books are properly and safely kept;
10. Closing the cash register at the end of daily activities and ensuring the compliance of the physical balances of the cash register and those of the financial management system;
11. Facilitating the exercise of permanent cash control;
12. Participating in the development of the Branch's action plan and budget;
13. Ensuring the interim of the accountant;

Requirements

- Be a Rwandan ;
- Have a Bachelor's degree in Accounting, Finance, Management, Banking, Microfinance or related fields, or an A1 diploma with 2 years' experience.
- Have a good track and sound character in working with financial;
- Fluent in French or English, knowledge of two languages would be an advantage;
- Aged between 21 years and 35 years;

What We Offer

- A unique opportunity to shape the future of inclusive financing in Rwanda.
- Be part of a purpose-driven team committed to transforming rural livelihoods.
- Competitive remuneration package based on experience and qualifications.
- Opportunities for professional growth within a fast-growing MFI embracing innovation and sustainability.

How to Apply

Interested and qualified candidates should submit Job application via e-mail: recruitment@inkungafinance.com (You will get a reply to confirm the reception of your application). **Only a single document (PDF format) will be received.**

The deadline for submitting applications is May 28, 2025 at 11h 59 local time;

The job application file must contain:

1. An application letter addressed to the Managing Director;
2. Well detailed Curriculum vitae;
3. A copy of the identity card;
4. A copy of the degree;
5. A proof of previous experience
6. A copy of driving license **for Loan officer and agronomist candidates.**

Note: internal staff fulfilling the requirements are allowed to apply.

The shortlisted candidates for written exam will be published not later than June 3rd 2025 at 17h30 via the website: <https://inkungafinance.com>

Done at Karongi on 20/05/2025.

MUHAWENIMANA Abed Cherif
Managing Director

