

EXTERNAL ADVERTISEMENT OF VACANT POSTS TO THE POSITION OF RELATIONSHIP OFFICERS

UMUTANGUHA Finance Company (UFC) Plc, a company duly registered in the office of the Registrar General under company code number 101310843, licensed by National Bank of Rwanda to operate as Micro Finance Institution in Rwanda headquartered in Kigali, Opposite Nyamirambo Pele Stadium, House # 177, KN2 Avenue, P.O Box 2998 Kigali, Tel 0788387730, email: info@ufinance.co.rw is recruiting self-motivated, creative, persuasive individuals with excellent communication and sales skills to fill the positions of Relationship Officers with the following duties and responsibilities:

A. Responsibilities with regard to saving mobilization

The Relationship Officer "RO" is responsible for the growth of deposit volume at branch level by mobilizing accounts and savings from field (from current and potential clients). The RO will be responsible for the development of the relationship between clients and UFC. His/her specific tasks are to:

- Generate & develop deposits and new deposit pipeline by providing product knowledge, customer services and managing customer relationships
- Sell the Deposits products to the existing and potential clients
- Enhance and establish relationship with existing & perspective customers in the segment by visiting/talking to clients on a daily basis
- Solicit new business from present and prospective customers; maintains ongoing business relationships with present customers in order to take advantage of additional cross-selling opportunities.
- Involve in savings promotion activities according to specificities of areas.
- Follow up and make sure that the accounts activated by his/her promotion are actively used by the customers.
- Manage the High Network Individuals customer portfolio for the branch.
- Ensure establishment and maintenance of the strong rapport with the clients
- Achieve all business targets within allocated time

B. Responsibilities with regard to credit

The RO is responsible of the quality loan portfolio and its growth at the assigned branch with the following duties:

- Mobilize clients for the purpose of lending to them.

- Train individual clients and group members in the UFC lending methodology
- Supervise financial education trainings conducted by clients' trainer
- Guide, monitor, and supervise clients as well as groups activities
- Evaluate and assess the credit risk of individual clients and groups by inspecting business and household of potential clients, appraise client's business and repayment capability before disbursing loans.
- Generate and submit on time accurate documentation to enable loans to be disbursed.
- Maintain complete and accurate loan documentation in the office and supervise the maintenance of group record keeping process.
- Follow up with clients to recover loans.
- Participate and/or hold cluster meetings.
- Take individual action as per policy to recover delinquent loans
- Prepare and submit reports on the number of clients, repayments, portfolio quality, loan recoveries and follow-up action on delinquent loans.
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C. Sell of all financial products, services and delivery channels

- Develop marketing and work plan for the establishment of solid clientele base.
- Identify and sensitize the potential clients in the respective area of operation.
- Advise clients on the use of UFC PLC Alternative delivery channels
- Refer clients that are illegible for other UFC PLC products to the respective departments

Main Performance Measures

- Portfolio at risk (PAR)
- Value of outstanding portfolio (Average portfolio)
- Number of loan clients
- Growth in the number of loan clients
- Growth in the value of outstanding portfolio
- Growth of the saving portfolio
- Number of saving clients

Client relationship

- Ensure a perfect, good and quality customer service
- Compliance with Client Protection Principles
- Safeguard the good reputation of UMUTANGUHA FINANCE COMPANY PLC
- Any other task assigned by the line supervisor.

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Requirements:

- Bachelor's degree in economics, Management, Finance and Banking and related fields
- At least 3 years' experience in banking or micro finance sector preferably in Business or Credit sections;
- Excellent understanding of the bank operations and credit functionalities
- Negotiation and strong analytical skills
- Excellent sales skills and strong credit analysis and loan portfolio management;
- Excellent and effective communication skills, both orally and in writing
- Able to work in any UFC Plc Branches located in all provinces in Rwanda
- Having a driving license Category A will be an added value;
- Maximum age 38 years' old

Application documents:

- Application letter
- Curriculum vitae
- Copy of ID card
- Studies documents (copies of Certificates, academic transcripts, degree, etc)
- Training and experience documents
- A list of three references and their contacts

Note: All documents should be scanned in one document and be electronically submitted to: ufc.recruitment@ufinance.co.rw (Please mention the position you are applying for in the email subject).

The deadline for receiving applications is 28th September 2026 at 5:00 PM

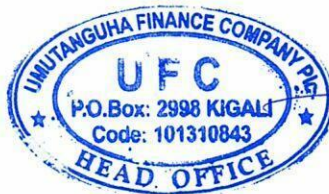
NB:

- ✓ Only short-listed candidates will be contacted.

Done at Kigali, 17th September 2026.



Mrs. Josephine MUKUNDIYIMANA
HR& Admin Manager



Mr. Noel MUHAWENIMANA
Chief Executive Officer