

EXTERNAL RECRUITMENT ADVERTISEMENT OF VACANT POSTS TO THE POSITION OF RECOVERY OFFICER

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 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 Recovery Officer with the following duties and responsibilities:

MAIN RESPONSIBILITIES

- ✓ Spearhead budgeting process on recovery of non- performing and written off loans;
- ✓ Budgeting and Planning for Auctioneers and firms
- ✓ Follow up on bad loans with Branches;
- ✓ Work closely with Credit Department; Relationship Officers and Branch Managers to monitor credit portfolios to minimize loss, ensure early alert, easy identification and prompt reporting of such accounts;
- ✓ Analyze and make a report on performance of auctioneers;
- ✓ Prepare monthly reports/returns in regard to recovery of written off and bad Loans;
- ✓ Report on technical support and guidance provided to branches on recovery of written off loans and bad performing loans in line with credit policy;
- ✓ Monitoring of assigned credit portfolio/facilities for compliance with their respective loan agreements
- ✓ To manage recovery action on debts owed in accordance with the policies and procedures of UFC Plc and the pre-court protocol, updating and maintaining appropriate systems to ensure that all recovery measures are based on correctly held data;
- ✓ To engage with customers using a variety of means to obtain information which can be used in the debt recovery process and to ensure that debtors are advised of their position and the procedures that will be followed to recover the debt;
- ✓ To advise the institution's management on issues affecting the debt recovery processes and collection, both in general terms and on individual cases;
- ✓ To ensure efficient follow-up of severe cases of arrears of loans repayment;
- ✓ To ensure that recovery activities result into reduction of Non-Performing Loans as per insider fixed NPL rate (3%);
- ✓ Taking ownership for the arrears actions and ensuring that the arrears are reduced whilst providing a high-quality service to customers;
- ✓ Initiating recovery actions for loans in default including written off loans in line with loan policy guidelines and procedures
- ✓ Engage with customers and reach a realistic and affordable repayment plan which is informed by an accurate financial statement.
- ✓ Timely scheduling and dispatch of debt collectors
- ✓ Coordinate all recovery activities and consolidate reports on regular basis
- ✓ Any other related duties assigned by the supervisor

HEAD OFFICE

Nyamirambo, KN 2 Av. Building No. 177,
(Opp. Kigali Pelé stadium) P.O. Box 2998 Kigali - Rwanda.

Toll-free: 5020. Tel: +250 788 387 730 Email: info@ufinance.co.rw Website: www.ufinance.co.rw TIN: 101310843

Qualifications, Skills and Experience:

- The candidate should hold a Bachelor's degree in Finance, Business Administration, Law, or related field;
- At least three-years relevant experience working in Financial Institutions in Loan recovery services, Business or Credit Services;
- Knowledge Banking products
- Products knowledge
- Excellent negotiation skills
- Good financial analysis / Interpretation skills
- Good customer service / Relationship management skills
- Interpersonal skills
- Time management
- The candidate must have working knowledge in both English and French
- The candidate must be computer literate (Word, Excel) and have strong knowledge of UFC core banking system (ICBS).

Application documents:

- Application letter
- Curriculum vitae
- 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 5th January 2026 at 5:00 PM

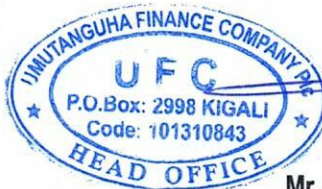
NB:

- ✓ Only short-listed candidates will be contacted

Done at Kigali, 24th December 2025.



Mrs. Josephine MUKUNDIYIMANA
HR& Admin Manager



Mr. Noel MUHAWENIMANA
Chief Executive Officer