

EXTERNAL RECRUITMENT ADVERTISEMENT OF VACANT POST TO THE POSITION OF CREDIT ANALYST

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 position of Credit Analyst.

A. PURPOSE OF THE POSITION

Credit Analyst plays a pivotal role in assessing credit applications and providing valuable insights to facilitate informed lending decisions, thereby minimizing risk exposure for UFC Plc.

The responsibilities of the credit analyst include analyzing credit data and financial information of persons or companies that are applying for credit or loans to determine the risk that the bank will not recoup funds loaned. His/her specific tasks are to:

- Conduct thorough analysis of credit applications exceeding 5 million units, adhering to prescribed guidelines:
 - Evaluating clients' credit data and financial statements in order to determine the degree of risk involved in lending money to them
 - Analyzing client records and using the data to recommend payment plans.
 - Examining financial transactions and credit history case by case (applications, statements, balance sheets, legal documents...)
 - Completing ratio, trend and cash flows analyses and create projections that predict trends and patterns.
 - Delivering a multidimensional perspective on the investment outlook in an accessible and informative manner.
 - Preparing reports about the degree of risk in lending money to clients
 - Perform collateral visits for significant loan requests, maintaining discretion while assessing client assets.
 - Prepare reports based upon their findings to help make decisions on lending and credit-worthiness then present credit files to the Credit Committee, articulating arguments aligned with the 5Cs framework
- Engage collaboratively with Branch Managers, Loan Officers, and other relevant staff members to gather necessary information and ensure seamless processing of credit applications.
- Regularly participate in Credit Committee meetings, contributing to discussions and submitting PV reports as scheduled.
- Prepare notifications in alignment with recommendations from the Credit Committee, maintaining accuracy and clarity in communication.

- Ensure meticulous documentation of credit-related activities, adhering to established policies and procedures.
- Routinely monitoring loans for compliance.
- Adhering to credit policy and guidelines.
- Monitoring corporate portfolio asset quality on an ongoing basis
- Consulting with clients to verify their financial/credit transactions and to resolve their complaints.
- As Any other related duties assigned by the supervisor

Requirements:

- The candidate should hold bachelor's degree in business administration, Economics, Finance, or related field.
- Minimum of 4 years of experience in credit analysis within the banking or financial services sector, with a proven track record of success.;
- Excellent and effective communication skills, both orally and in writing
- The candidate must be computer literate (Word, Excel) and have strong knowledge of UFC core banking system (ICBS Core Banking System).
- Excellent understanding of the bank operations and credit functionalities
- Negotiation and strong analytical skills
- Excellent sales skills

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).

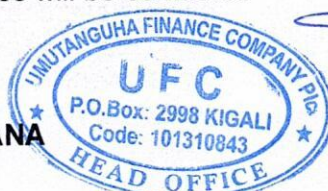
The deadline for receiving applications is 16th October 2025 at 5:00 PM

NB:

- ✓ Only short-listed candidates will be contacted

Done at Kigali, 6th October 2025.


Mrs. Josephine MUKUNDIYIMANA
HR& Admin Manager




Mr. Noel MUHAWENIMANA
Chief Executive Officer