



# ICYEREKEZO SACCO NYARUGENGE

*Saving today, security tomorrow*

## **JOB ADVERTISEMENT**

### **Loan Officer (2 Positions)**

Icyerekezo SACCO Nyarugenge is a Saving and Credit Cooperative established on 10th December 2024 and licensed by the National Bank of Rwanda (BNR) following the merger of ten (10) Umurenge SACCOs in Nyarugenge District and two sub-branches.

The SACCO is headquartered in Nyakabanda Sector, Nyarugenge District, Kigali City. In order to strengthen its service delivery and achieve its mission of providing reliable financial services to members and clients, Icyerekezo SACCO Nyarugenge wishes to recruit competent and motivated candidates to fill the position of Loan Officer (2 positions).

### **Position: Loan Officer**

### **Number of Positions: 2**

**Job Type:** Permanent ,Full-time

**Duty Station:** Branches of Icyerekezo SACCO Nyarugenge

### **Key Duties and Responsibilities**

Under the supervision and guidance of the Branch Business Manager, the Loan Officer will perform the following duties:

- ✓ Meet with applicants to explain loan products, eligibility criteria, and the application process.
- ✓ Collect and compile loan application documents, verify completeness and submit them to the authorized approval authority or committee.
- ✓ Analyze loan applications and conduct field visits to assess collateral and financed projects for feasibility.
- ✓ Safeguard collateral used for loan guarantees and prepare documentation required for collateral registration.

**Email :** [isnyarugenge@gmail.com](mailto:isnyarugenge@gmail.com) Nmero d'Imatriculation: 3136496000000S; TIN : 128561424 ; TEL : 0795594439 ; RGDG012866

**Our core values:** Customer-centric, Equality, Integrity, Quality and dynamic services, Accountability



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- ✓ Monitor the use of disbursed loans through client visits and documentation review.
- ✓ Monitor loan repayment performance and participate in the recovery of non-performing loans (NPLs).
- ✓ Negotiate payment arrangements with clients who have delinquent loans.
- ✓ Prepare documentation for loan rescheduling, refinancing, and restructuring.
- ✓ Maintain proper filing and documentation of loan records.
- ✓ Provide technical advice to members applying for loans and conduct credit awareness activities.
- ✓ Assess borrowers' repayment capacity and provide recommendations to the Credit Committee.
- ✓ Prepare loan agreements and ensure implementation of Credit Committee decisions.
- ✓ Prepare loan provisioning reports for loans in arrears and written-off loans.
- ✓ Prepare monthly and periodic reports on loan portfolio performance.
- ✓ Maintain updated documentation of Credit Committee meetings and loan files.
- ✓ Advise management and the Credit Committee on loan policy improvements and risk management measures.
- ✓ Participate in training and professional development activities related to credit management.
- ✓ Assist management in preparing documents explaining loan procedures and processes.
- ✓ Conduct research and analysis related to credit operations and portfolio performance.
- ✓ Perform other duties assigned by the supervisor in accordance with applicable laws and regulations.

## Qualifications and Job Requirements

The ideal candidate should meet the following requirements:

- ❖ Bachelor's Degree (First and Second class upper division is added advantage) in Accounting, Finance, Business Administration, Economics, Management, Entrepreneurship and Commerce.
- ❖ At least three (3) years of experience in the microfinance or banking sector.
- ❖ Not above than 35 years old
- ❖ Good understanding of banking operations, lending procedures, and credit risk management.

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- ❖ Knowledge of laws and regulations governing lending and financial institutions.
- ❖ Familiarity with computer applications and banking software systems.
- ❖ Strong ability to assess borrower credibility and financial capacity.
- ❖ Communication skills and Interpersonal skills.
  
- ❖ Fluency in written and spoken English and Kinyarwanda; knowledge of French is an added advantage.
  
- ❖ Ready to start a Job effectively
- ❖ Strong analytical and problem-solving abilities.
- ❖ High level of accuracy and attention to detail.
- ❖ Good understanding of numerical and financial data analysis.

## Application Procedure

Interested candidates should submit Soft copy application documents including:

- Application letter addressed to the Chairperson of the Board of Directors
- Updated Curriculum Vitae (CV)
- Copies of Academic Degrees
- Copy of National Identification Card
- Copies of relevant professional certificates and training

**Applications must be submitted Online via ISN email: [isnyarugenge@gmail.com](mailto:isnyarugenge@gmail.com)**

**☐ Deadline for submission: 19th April 2026 at 5:00 PM**

Only shortlisted candidates will be contacted.

**Cyprien Byaruhanga**

**Managing Director**

**Icyerekezo SACCO Nyarugenge**



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