

Position: Field Assessment Officer

Location: Kigali (Rwanda)

Reports to: Credit Operations Manager

Expected Start Date: April 6, 2026

Apply by: March 30, 2026

About Numida:

There are 20 million micro and small businesses (MSBs) across Africa and traditional financial services are failing them.

Numida's vision is to enable 1 million African small business owners to achieve their dreams by 2030. To achieve this we are executing our mission of building financial products to catalyze meaningful change for ambitious African small business owners and their communities.

We build digital financial services to enable ambitious small business owners in Africa to realise their potential, enabling them to comfortably support their families and grow their communities. We started by building the best working capital loan product in the market, available to financially excluded small businesses. That means instead of borrowing from unregulated informal lenders or family or friends, business owners apply via the Numida app in minutes, and receive capital within a day.

Since 2021 we've provided more than \$120 million in working capital to 110k+ businesses in East Africa, and we are excited to do more to serve this \$5 billion market. We are Uganda's first and only YC-backed startup and are also backed by world class investors such as Serena Ventures, Onafriq, Breega, and 4Di Capital.

In 2025, Numida was recognized by the Financial Times as the 17th fastest growing company in Africa, and by the World Economic Forum and as a Technology Pioneer. Find out more at <https://numida.com>.

About the Role:

You're the quality control checkpoint before we disburse loans. Your job is to physically visit clients who've applied for loans (whether through field sales or digitally), verify their KYC documents, confirm their business exists and operates as claimed, and catch any red flags before money goes out. You're protecting the company from fraud and poor credit decisions.

Responsibilities:

Physical Verification (70%)

- Visit 8 client business premises daily across your assigned territory
- Verify business exists at stated location and operates as described in application
- Cross-check KYC documents (National ID, RDB Certificate, Trading license, RRA Tax Receipts) against physical reality
- Take geotagged photos of business premises, stock, and client at location
- Confirm business ownership - is the applicant the actual owner
- Assess business viability - does the stock level, customer traffic, and setup match claimed turnover?
- Interview client briefly to spot inconsistencies with application details
- Document findings immediately in verification app/CRM

Fraud Detection (15%)

- Spot red flags: fake documents, shell businesses, address mismatches, suspicious patterns
- Verify landlord details and business tenure at location
- Check for duplicate applications (same business, different names)
- Flag ghost businesses,, inflated turnover claims
- Report suspected fraud cases immediately to credit team with evidence
- Build intelligence on fraud hotspots and patterns in your territory

Documentation & Reporting (10%)

- Complete verification reports within 2 hours of visit
- Upload photos and notes to system before end of day
- Clear recommendations: Approve, Reject, or Request More Info
- Weekly fraud/red flag summary report to management
- Monthly territory risk assessment based on verification patterns

Coordination (5%)

- Work with credit team on flagged applications - provide additional context
- Liaise with field marketing team lead when verification raises questions
- Coordinate with the collections team on clients who go delinquent (were there warning signs?)
- Feed insights back on what "good" vs "risky" applications look like in practice

Who You Are

Must Have:

- 1-3 years in field verification, credit assessment, or investigative work (banking, MFI, insurance, or investigative roles)
- Strong attention to detail - you spot inconsistencies others miss
- Comfortable travelling across territories daily (you'll cover a lot of ground)
- Good judgment - can distinguish genuine small business challenges from fraud
- Tech-savvy - comfortable with smartphone apps, GPS, photo documentation
- Assertive but professional - you ask tough questions without being aggressive
- Fluent Swahili and English

Good to Have:

- Prior fraud detection or investigation experience.
- Knowledge of Rwanda and specifically Kigali and the surrounding business areas.
- Understanding of different business types (wholesale, retail, import, distribution).
- Experience working with KYC/AML requirements.

How to apply

Apply on the link below by **March 30, 2026**. We will conduct interviews on a rolling basis, so you are encouraged to apply as soon as possible.

If you're interested in this role, we encourage you to [Apply Here](https://forms.gle/WCmYqGdXxsuHwgd9)
<https://forms.gle/WCmYqGdXxsuHwgd9>