



COOPERATIVE OF PROGRESS & FINANCING INEZA

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JOB ADVERTISEMENT

“Let do great think together”

About CPF INEZA

CPF INEZA is a licensed financial institution regulated by the National Bank of Rwanda (BNR), dedicated to promoting financial inclusion and improving access to finance for individuals and businesses. The institution provides responsible lending services tailored to clients' needs, ensuring thorough credit assessment, effective risk management, and full compliance with applicable laws and regulatory frameworks. CPF INEZA upholds high standards of professionalism and integrity in all lending operations to support sustainable financial growth for its clients

CPF INEZA is seeking to recruit a qualified and experienced **Loan Officer** to join its dynamic team. The successful candidate will play a key role in driving credit growth, ensuring high portfolio quality, and delivering excellent financial services to clients/members, in line with the internal procedures and regulations of the National Bank of Rwanda (BNR).

- **Position:** Loan Officer
- **Application Deadline:** 25/04/2026
- **Work location:** Rutobwe branch
- **Reporting Line:** The Loan Officer will report directly to the Branch Manager for day-to-day operations and administratively, and functionally to the head of Credit

Job purpose

The Loan Officer is responsible for driving loan portfolio growth through effective marketing, selling, and management of loan products, as well as mobilizing deposits and expanding the institution's outreach. The role involves active client engagement, identification of business opportunities, and thorough credit appraisal and monitoring to ensure a high-quality loan portfolio.

The Loan Officer will also ensure compliance with internal credit policies and the regulations of the National Bank of Rwanda, while promoting responsible lending, minimizing credit risk, and fostering a strong savings culture among clients. The position contributes to building lasting client relationships and advancing the institution's sustainability and financial inclusion objectives.

Key Responsibilities

- Market and promote CPF INEZA's loan and savings products to both new and existing clients
- Mobilize deposits and support the growth of a strong savings culture among clients
- Identify, recruit, and onboard new clients to expand the institution's outreach
- Seek, receive, analyze, and appraise loan applications in line with established credit policies and procedures

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- Conduct field visits for client assessment, business evaluation, and loan monitoring
- Prepare and present loan appraisal reports and proposals to the Credit Committee for approval
- Ensure proper documentation and full compliance with loan processing requirements
- Facilitate loan disbursement and ensure proper utilization of funds by clients
- Monitor loan performance, ensuring timely repayments and maintaining high portfolio quality
- Follow up on delinquent loans and implement effective recovery strategies to minimize portfolio at risk (PAR)
- Maintain accurate client records and prepare periodic credit and portfolio reports
- Provide financial literacy and advisory services to clients/members to support responsible borrowing and saving
- Build and maintain strong relationships with clients and community stakeholders
- Ensure compliance with internal policies and the regulations of the National Bank of Rwanda

Qualifications and Requirements

- Bachelor's degree in Finance, Business Administration, Economics, or related field
- Minimum of 2 years of experience in credit or lending (preferably in a financial institution)
- Strong understanding of credit analysis and risk assessment
- Knowledge of microfinance operations and regulations of the National Bank of Rwanda is an added advantage
- Strong sales and negotiation skills
- Proficiency in MS Office and basic financial systems
- Must possess a valid Category A driving license and be willing to travel frequently

Application Process:

All candidates interested in this opportunity are invited to submit the following documents:

- CV
- Letter addressed to the Chairperson of the board
- Copies of academic and professional certificates
- Driving license

Delivered physically to: CPF INEZA Head Office MUHANGA Contact phone: 0782553125 or submit to **CPF INEZA email address: info@cpfineza.rw, or cpfineza@gmail.com before 25/04/2026**

Done at Muhanga, on 09/04/2026

CPF INEZA

MUTAKWASUKU Yvonne

Chairperson


