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## Job Advertisement

**Amasezerano Community Banking (ACB) Plc** is recruiting a highly competent, motivated and experienced 2 Loan Officers. The candidates should have required skills to grow and manage a loan portfolio. He/she should be strong in Clients mobilization and loan management.

**ACB Plc** is a Christian Micro Finance Institution that started in August 2006. It is licensed by the National Bank of Rwanda (BNR). Our vision is to be a leading Christian financial institution that contributes to holistic and sustainable development. Our mission is to bring holistic transformation into the community through quality financial services. Our values are quality service, transparency, integrity and accountability. We are committed to taking financial services closer to the people.

### **Required Abilities and Skills**

- Marketing and Business Development of Individual Loan Products to achieve growth targets
- Proactively identify potential loan clients, as well as potential depositors
- Educate small and medium business owners in area of operation on ACB's products and services and ensure all potential clients understand the responsibilities attached to a loan.
- Collect and verify all client information and perform comprehensive assessment of a potential client.
- Make objective recommendations on a potential client's character, credit worthiness and paying capacity to the credit committee.
- Ensure loans are processed in a timely manner according to the agreement, customer needs and bank lending policies.
- Monitoring and recovery of delinquent loans from the Portfolio at Risk from one day to 90 days
- Maintain comprehensive records on all clients and submit timely reports (e.g., client exits, warning letters, etc.)
- Good mathematical skills, ability to calculate interest, commissions, percentages, etc.
- Knowledge of the microfinance industry and community development
- Monitor usage of loans by clients to ensure regular loan payments
- Maintain Superior Levels of Customer Delight

Bring an impact on people's lives

- At all times, treat prospective and actual clients with respect, integrity, stewardship and commitment to the poor in line with ACB's core values.
- Maintain client focus in all transactions to ensure maximum customer delight.
- Act as liaison between clients in the fields and the Head of branches/business or Branch Manager, giving client feedback and providing recommendations on improving products to be more client-focused.

#### **Required Qualifications and Experience**

- A university degree in Business Administration, Finance, Accounting or Economics
- A minimum of three years of relevant experience in the Credit sector
- High quality selling skills are a requirement
- Excellent written and verbal communication skills in English and including report writing.
- Excellent interpersonal, time management and organizational skills
- Proficiency with Microsoft Office Excel
- Fluency in English and/or French
- Having a driver's license (Category A) is an added advantage.

#### **If you feel that you meet the above requirements, please submit the following:**

- Letter of application addressed to the Managing Director of ACB Plc articulating how you meet the above requirements (Qualifications and experience; and abilities and skills);
- Curriculum Vitae indicating 3 referees and their addresses;
- Photocopies of diploma/degrees;
- Photocopy of identity card;
- Recommendation letter signed by your Church Pastor.

Documents in a sealed envelope should be sent to the Managing Director of Amasezerano Community Banking Plc **not later than Friday, 06 March 2020 at 17:00.**

Done at Kigali, 27 February 2020

**Froduald Munyankiko**  
**Managing Director**

