



SAGER GANZA MICROFINANCE PLC

TIN: 101337886

Tel: (+250)787303296 / Toll Free: 5035

P.O.Box: 5470 Kigali - Rwanda

E-mail: info@sagerganza.co.rw

Website: www.sagerganza.co.rw

JOB VACANCY

Position	:	Loan Officer
Reporting to	:	Branch Manager
Direct reports	:	None
Location	:	Kigali

About us.

SAGER GANZA MICROFINANCE PLC is a licensed microfinance institution that began operations in 2005 with the goal of providing a reliable financial platform for small and medium-sized enterprises (SMEs) and business owners in Rwanda. Our Mission statement is to significantly improve socio-economic conditions of Rwandans through provision of saving and credit services with the purpose of eradicating poverty.

As we reflect on our achievements over the past 20 years and strategize for the future, now is the perfect time to join this fast-growing organization. If you are an ambitious young professional, seize this opportunity and become part of our dynamic team!

Job Summary: The Loan Officer will be responsible for identifying potential borrowers, evaluating loan applications, monitoring loan performance, and ensuring timely repayments. The ideal candidate will play a crucial role in promoting financial inclusion and supporting small businesses, individuals, and cooperatives. The loan officer is responsible for all customers and portfolio assigned to them with direct reporting line to the Branch Manager and Indirectly to the Credit Manager.

KEY RESPONSIBILITIES:

1. Client Identification & Loan Processing

- Identify and recruit potential borrowers, including individuals and micro, small, and medium enterprises (MSMEs).
- Conduct financial assessments and verify the creditworthiness of applicants.
- Educate clients on different loan products and financial literacy.
- Assist applicants in completing loan application forms and ensure proper documentation.



- Ensure the proper functioning and maintenance of the microfinance institution's IT infrastructure, which includes hardware, software, and network systems.

2. Loan Appraisal & Approval

- Conduct field visits to assess businesses, assets, and loan security.
- Analyze loan requests and determine risk levels based on financial data and repayment capacity.
- Present loan proposals to the credit committee for approval.

2. Loan Disbursement & Monitoring

- Ensure smooth disbursement of approved loans to clients.
- Monitor loan utilization and provide support to clients to enhance business success.
- Conduct follow-ups to ensure timely loan repayments and reduce the risk of default.

3. Portfolio & Risk Management

- Maintain accurate records of all loans and client interactions.
- Implement recovery strategies for delinquent loans, including client engagement and negotiation.
- Identify potential risks and provide recommendations to improve portfolio quality.

4. Customer Relationship & Financial Education

- Build and maintain strong relationships with clients, ensuring trust and long-term engagement.
- Provide guidance on financial management and business development to improve clients' financial sustainability.

SKILLS AND EXPERIENCE

Qualifications:

- **Education:** Bachelor's degree in Finance, Accounting, Economics, Business Administration, or a related field.
- **Experience:** Minimum of 1–2 years in microfinance, banking, or a related financial institution.
- Strong knowledge of microfinance products and lending principles.
- Excellent analytical, negotiation, and customer service skills.
- Ability to work independently and in rural areas with minimal supervision.
- Strong communication skills in Kinyarwanda (essential); knowledge of English and/or French is an added advantage.
- **Having completed RICEM training in Microfinance Management is an added value.**
- Proficiency in Microsoft Office (Word, Excel) and financial software is a plus.
- Having a driving License, Category A

How to apply:

Interested candidates are invited to submit their CV, cover letter and scanned copies of their degrees as a single PDF file to info@sagerganza.co.rw

The deadline for submitting applications is April 15th, 2025, at 4:00 PM.

Christian M. Kamari

Chief Executive Officer

