

AGACIRO SACCO MUHANGA SEPTEMBER 09, 2026

JOB ANNOUNCEMENT

Loan Officer (3)

To achieve its mission and strengthen institutional performance, AGACIRO SACCO MUHANGA is seeking to recruit internally and externally competent, committed, professional and self-motivated to apply for following position available at main branches.

Main Responsibilities. Under the supervision and guidance of Manager, Loan Officer will:

- Receive and review loan applications from members.
- Verify applicants' identification, income, employment/business activities, and other supporting documents.
- Assess members' creditworthiness and repayment capacity.
- Conduct loan appraisal and prepare credit assessment reports and recommendations.
- Conduct field visits and verify the borrower's business, assets, collateral, or other relevant information where required.
- Ensure that loans are approved according to the SACCO's lending policies, procedures, and delegated authority.
- Prepare loan documentation and ensure that all required documents are properly completed before disbursement.
- Monitor loan disbursements and ensure funds are used for the approved purpose.
- Maintain accurate loan records and update the loan management system.
- Monitor the loan portfolio and identify overdue or potentially problematic loans.
- Follow up borrowers on loan repayments and support collection of overdue installments.
- Prepare reports on loan applications, disbursements, repayments, arrears, and portfolio performance.
- Maintain confidentiality of members' financial and personal information.
- Educate members on loan products, repayment obligations, and responsible borrowing.
- Work with management to minimize loan losses and maintain good portfolio quality.
- Report suspected fraud, misrepresentation, or irregularities to management.
- Perform other duties related to credit and loan management assigned by the supervisor.

Minimum Requirements

- Bachelor's degree in Finance, Banking, Accounting, Economics, Business Administration, or a related field.
- Minimum of **3 years of relevant experience** in lending, credit management, banking, microfinance, SACCO operations or a related field.
- Good knowledge of **loan appraisal, credit analysis, loan recovery, and portfolio management**.



- Not above 40 years old
- Basic knowledge of accounting and financial management.
- Good computer skills, particularly **Microsoft Excel and Word** and relevant banking/SACCO systems.
- Good communication, customer-service, and negotiation skills.
- Ability to analyze financial information and assess borrowers' repayment capacity.
- Ability to work with confidential financial and personal information.
- Good integrity, attention to detail, and commitment to professional ethics.
- Ability to work independently, meet targets, and conduct field visits when required.
- Driving license is an advantage

Interested candidates are requested to submit:

- Application letter addressed to the Managing Director of AGACIRO SACCO MUHANGA.
- Updated Curriculum Vitae (CV).
- Copies of academic certificates
- Copy of National ID.
- Any other supporting documents.

Submission Details

Applications should be submitted physically to:

AGACIRO SACCO MUHANGA – Head Office
Office of the Head of Finance and Administration

The deadline for submission of applications is **23 September 2026 at 05:00 PM.**

Only shortlisted candidates will be contacted for further recruitment processes.

Done at Muhanga,

MBASABYAMAHORO ETIENNE

MANAGING DIRECTOR OF AGACIRO SACCO MUHANGA

