**Job Advertisement**

**JALIS.C PLC** is an Investee Company of JALI Investment Ltd and JALI Transport Ltd which are investment Companies of Rwanda Federation of Transport Cooperatives (RFTC). The Company was registered under the laws of the Republic of Rwanda by the Rwanda Development Board on **26th January 2018**. **JALI S.C** **PLC** was licensed by the National Bank of Rwanda on **3rd January 2019** and in conformity with **article 4** of BNR regulation number **02/2009** on the organization of Microfinance. it was allowed to operate microfinance activities in Rwanda under the status of Public limited Company**. JALI S.C PLC** was authorized to perform all activities for which the license has been granted**.** Its headquarters is located at**: AMASHYIRAHAMWE - Modern Market Building /Nyabugogo opposite WASAC Kimisagara Road**.

The main founding objective of JALI S.C PLC is to provide reliable and affordable financial solutions initially to small and Medium Size Enterprises and local individuals. Our primary target is mainly made up of members of transport cooperatives across Rwanda, drivers, motor vehicle operators, garages and spare parts shops, car wash bay businesses and individual transport operators but will also extend financial services to the rest of the public. It is in this regard that JALI S.C PLC would like to recruit a Loan Officer for the vacant position. The table below shows job position/ duties, specific requirements for the post and the number of needed employees.

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| **S/N** | **Job Position /Duties** | **Specific Requirements for the Post**  | **Position Number**  |
| 1.  | **LOAN OFFICER** Key tasks and responsibilities* Maintain a working knowledge of JALI S.C PLC lending and credit policies and answer customer questions appropriately;
* Take loan applications, approve or reject them within individual lending authority;
* Maintain records and prepare required monthly reports;
* Explain eligibility and credit conditions ,procedures and necessary documentation to applicants;
* Provide written information about the conditions of the loan types available and the loan application forms to potential applicants and to conduct a preliminary assessment of applications;
* Arrange and conduct interviews with applicants and for business loans carry out field visits for applicants who satisfy the preliminary assessment ;
* Check the applicant’s collateral;
* Check the creditworthiness of applicants;
* Evaluate applications on the basis of information submitted and compiled and subsequently to prepare recommendations for the credit Manager;
* Ensuring that the credit taken out is used effectively for as it was originally intended ;
* Gather information and submit required reports;
* Make a recovery for clients with loans;
* Any other duties as allocated by the Managing Director.
 | * Bachelor’s Degree in Business Administration, Economics, Finance or any other related field;
* Good understanding of credit operations management in a Credit department ;
* At least 3 years’ experience working in a microfinance Institution or Bank;
* Good analytical skills, flexible and creative;
* Good communication skills;
* Comfortable with MS Office and good working knowledge of Excel;
* Attention to detail;
* Discretion and integrity;
* Ability to work collaboratively as part of team;
* Age not above 35 Years.
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Interested candidates are required to submit the following via JALI S.C PLC email**: info@jalisc.rw** or submit hard copies at the head offices of JALI S.C PLC not later than **Tuesday 1st October 2019 at: 17:00 PM**.

* Application Letter
* Comprehensive Curriculum vitae
* Certified Copies of Degree/Certificate
* Copy of the Bio data page of ID
* Telephone number and mail address
* Names and Contact address (with telephone &Emails)of 3 referees

Note that only Rwandan candidates who meet the above requirements will be shortlisted and contacted for the Exam.

Done at Kigali, on 24th September, 2019

**Augustin MUTABAZI**

**Managing Director JALI S.C PLC**

**TEL: +250788307184, +250738307184**