



Towards sound entrepreneurship in Rwanda

CREDIT/ACCESS TO FINANCE OFFICER

Open Position

Deadline
Applications are ongoing

Location
Kigali

Are you a visionary leader ready to shape the future of entrepreneurial success? At BPN Rwanda, we're on a mission to empower businesses through our dynamic business development services. As the Director of Administration, Human Resources, and Finance, you'll play a pivotal role in driving operational excellence and innovation. If you're passionate about making a profound impact in a forward-thinking organization, apply now and be part of our journey to transform the entrepreneurial landscape.

◆ **ABOUT BPN**

BPN stands for Business Professionals Network. It is a Swiss non-profit organization that strives to support the development of Small and Medium-sized Enterprises (SMEs), in order to create jobs and fight poverty. BPN provides Coaching, Capacity building as well as networking opportunities to SMEs so they can grow their businesses sustainably.

◆ **JOB OVERVIEW:**

The Credit/Access to Finance Officer is responsible for evaluating and facilitating financial access opportunities for qualified entrepreneurs, in alignment with the organization's non-financial support framework. This role includes assessing the financial capacity and creditworthiness of entrepreneurs, guiding them through the financial process, managing risks, and ensuring compliance with internal policies and industry best practices. The ultimate goal is to support business growth and sustainability through responsible financial access.

Key Responsibilities

1. Credit Evaluation and Analysis (30%):

- Assess and analyze credit applications submitted by entrepreneurs to determine their creditworthiness.
 - Review financial statements, business plans, and other relevant documentation to evaluate risks and make informed decisions.
 - Recommend appropriate credit limits and terms based on findings, ensuring alignment with company policies.
 - Perform due diligence to verify the accuracy of the entrepreneur's financial situation and background.
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2. Loan Processing and Documentation (20%):

- Ensure all necessary documentation is completed, reviewed, and filed in accordance with organizational procedures and credit policies.
 - Verify the accuracy of credit applications, ensuring they align with the established criteria for qualification.
 - Maintain up-to-date credit files and manage all associated administrative tasks.
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3. Risk Management, Monitoring and Recovery (25%):

- Monitor the performance of credit issued to entrepreneurs, identifying potential risks and implementing mitigation strategies.
 - Follow up on overdue payments and proactively engage with entrepreneurs to develop and implement loan recovery plans.
 - Assist in loan restructuring where appropriate and recommend escalation measures for non-performing loans in line with internal policies.
 - Ensure compliance with internal credit risk guidelines and regularly review any exceptions or deviations.
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4. Customer Relationship Management (15%):

- Build and maintain strong relationships with entrepreneurs to support their success and ensure they understand repayment expectations.
 - Address inquiries related to credit terms, payments, and restructuring of credit facilities.
 - Guide entrepreneurs through the credit process, from application to repayment and recovery, fostering a responsible credit culture.
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Key Responsibilities

5. Reporting and Compliance (5%):

- Prepare and submit timely reports detailing credit performance, risk levels, outstanding debt, and recovery efforts for management review.
- Ensure adherence to internal policies, Rwandan financial sector regulations (including those governing microcredit or business development services), and relevant international best practices.
- Stay informed on industry trends and adjust internal practices as necessary to maintain a responsible credit and recovery system.

6. Team Collaboration (5%):

- Work closely with other departments to ensure credit and recovery processes align with organizational goals.
- Collaborate with team members and support knowledge sharing to improve overall team performance.
- Assist in mentoring or training junior staff to build capacity within the team.

Key Performance Expectations

The Credit/Access to Finance Officer will be evaluated not only on the quality and timeliness of credit assessments, but also on their contribution to entrepreneur business growth and sustainability. Key performance indicators may include:

- Credit processing turnaround time
- Percentage of performing vs. non-performing credit cases
- Entrepreneur satisfaction and feedback
- Contribution to refining access-to-finance processes and risk frameworks
- Internal audit and compliance review results



Skills, Qualifications, and Experience

Education

- Bachelor's degree in finance or any other related field.

Experience

- At least 3-5 years of experience in finance, Credit, accounting or related field

Attitude

At BPN we expect every employee to proactively practice, nurture and strengthen the following key aspects of his or her working attitude:

- Have a learning attitude and be the driver of your own development process
- Be an active listener
- Be an entrepreneur centric
- Strive to perform and deliver beyond strict job content with a high ownership

Key competencies:

- Sound understanding of financial sector regulations in Rwanda, particularly regarding credit practices in non-banking and business support institutions.
- Excellent communication skills, particularly in building and maintaining customer relationships.
- Detail-oriented with a strong sense of organization and time management.
- Ability to manage multiple tasks simultaneously and prioritize effectively.
- Proven experience in credit analysis or risk management, preferably in a non-financial institution or within a business development context.
- Strong understanding of credit evaluation techniques and entrepreneur risk assessment.
- Creative mind and strategic thinking skills
- Strong data-driven decision-making skills
- High ethical conduct.



Application Link
Click here

Applications are
on a rolling basis

Please note that due to high demand, only shortlisted candidates will be contacted.