

JOB VACANCY ANNOUNCEMENT

COPEDU PLC is a trading company engaged in savings and credits. It was registered as a trading company in Rwanda Development Board (RDB) on February 21, 2013, and licensed by the National Bank of Rwanda (NBR) on 13/03/2014 to operate as a microfinance institution in Rwanda.

COPEDU PLC wishes to encourage all qualified, capable, and interested candidates to apply to the position of **Relationship Officer**.

Department: Business & Financial product Innovation

Reports to: Branch Manager

Location: Kigali

GENERAL DESCRIPTION

The Relations Officer is responsible for developing and maintaining a high-quality client portfolio, with a focus on both credit and savings products. This role involves financial and non-financial analysis of loan requests, customer relationship management, financial literacy promotion, and product cross-selling. The incumbent ensures that all services and interactions are conducted in line with institutional policies, procedures, and ethical standards, while actively contributing to the growth of the client base and portfolio performance.

JOB DESCRIPTION

- Promote loan products (personal, business, mortgage) to new and existing clients.
- Provide information on loan terms, eligibility, rates, and benefits.
- Assess client needs and advise on suitable loan options.
- Explain the loan application process, documentation, and terms.
- Assist with loan applications, ensuring accuracy and completeness.
- Coordinate with the loan processing team to complete paperwork.
- Evaluate loan eligibility based on financial stability (e.g., credit score, income).
- Conduct preliminary credit checks or refer for further assessments.
- Identify opportunities for cross-selling loans and other financial products.
- Follow up with clients on loan application status and resolve issues.
- Educate clients on repayment terms and assist with setting up payment schedules.
- Ensure compliance with internal policies and regulations.
- Maintain accurate, confidential records of loan interactions.
- Handle client queries related to loan status or repayment issues.
- Collaborate with servicing teams to resolve repayment difficulties.

Monitor loan portfolios and address overdue loans or defaults.

REQUIRED PROFILE AND QUALIFICATIONS

- Bachelor's degree in management, Business Administration, Marketing, or related field.
- At least 2 years of experience in marketing or client management in financial institutions.
- Proven sales or customer service experience.
- Exposure to loan products and financial services.
- Strong skills in sales, prospecting, and negotiation.
- Excellent interpersonal, written, and verbal communication skills.
- Proficiency in office software and digital tools.
- Ability to perform effectively under pressure

All applications must include:

- A motivation letter,
- A copy of the National ID,
- A detailed Curriculum Vitae (CV),
- Copies of academic and professional certificates.

What We Offer:

- Competitive and attractive salary package
- Annual leave allowance
- Long service recognition allowance
- Preferential interest rates on staff loans
- Annual performance bonus based on individual and company performance
- Medical insurance coverage
- Supportive and collaborative working environment
- Opportunities for continuous professional development and career advancement
- Etc.

Candidates are required to complete the online application form at the following link: https://forms.gle/hwcrgB3idmmPj1fg8 no later than Friday, 12th September 2025. Only selected candidates will be contacted.

Done on September 1, 2025.

KABERA RWAGATARE Charles

Executive Director