



JOB VACANCY ANNOUNCEMENT

COPEDU Plc is a Public Limited Company licensed by the National Bank of Rwanda to operate as a Financial Institution registered in the Office of the Registrar General with Company Code:100544628, P.O Box.4053, Kigali. COPEDU Plc is a Deposit Taking Financial Institution operating in Rwanda offering Banking services as mandated under the Rwandan law.

COPEDU Plc wishes to encourage all qualified, capable, and interested candidates to apply for the position of **Senior Credit Analyst Officer**.

Department: Credit

Reports to: Head of Credit Department

Location: Kigali

General description

The Senior Credit Analyst Officer oversees COPEDU Plc's credit granting process by assessing client creditworthiness, ensuring compliance with credit policies, and minimizing bad debt risk. The role is responsible for optimizing credit portfolio performance, conducting periodic reviews of existing clients, and supporting sound lending decisions.

Key Responsibilities

- Receive and review credit applications for analysis;
- Evaluate applicants' creditworthiness, financial standing, and repayment capacity using appropriate credit scoring models;
- Analyze credit files, determine appropriate loan terms (including interest rates), and provide well-documented recommendations;
- Conduct collateral verification through site visits and prepare reports for the credit committee;
- Present and defend credit applications before the credit committee and approving authorities;
- Approve or recommend rejection of loan applications based on risk assessment and available data;
- Ensure compliance with the institution's credit policy, procedures, and regulatory requirements;
- Monitor credit risk exposure, loan repayments, and bad debts;
- Follow up on loan disbursements and maintain accurate records of all company loans;
- Review and propose updates to credit policies in line with evolving risks and business needs;
- Collaborate with clients to negotiate loan terms where applicable;
- Prepare and submit periodic credit analysis reports;

- Perform any other related duties assigned by the supervisor.

REQUIRED PROFILE AND QUALIFICATIONS

- Bachelor's degree in accounting, business administration, finance, or in a similar field.
- Proven work experience of at least 3 years in a banking institution, with a strong focus on credit analysis.
- Expert knowledge of banking regulations.
- Strong planning and organizing skills.
- Knowledge of banking operations and procedures.
- Good communication skills both written and verbal.
- Well-developed interpersonal skills.
- Vast understanding of credit reporting requirements.

All applications must include:

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

COPEDU PLC offers the following staff benefits:

- Competitive and attractive salary package based on experience and qualifications
- 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.

Candidates are required to send their applications in **One (1) pdf** document through the email; hr-recruitment@copeduplc.rw not later than **05/06/2026**. Only selected candidates will be contacted.

Done on 25/05/2026.


KABERA RWAGATARE Charles
Executive Director

