CREDIT OFFICER – LOGBOOK LOANS

On behalf of our client, a fully registered and UMRA-licensed Tier IV microfinance institution, we are seeking a competent, self-driven, honest and results-oriented candidate to fill the following position:

Role overview

The Credit Officer will support the growth of logbook loan business. The successful candidate will market and sell loan products, assess loan applications, appraise collateral, support loan disbursement, monitor repayments and manage loan collections and recoveries. The ideal candidate must demonstrate integrity, sound judgement, initiative and a strong commitment to responsible lending and customer service.

Role	Credit Officer – Logbook Loans – Full-time
Department	Credit
Location	Ntinda, Kampala
Reporting to	Credit Supervisor

Key Duties and Responsibilities

1. Loan Marketing and Business Development

- Promote and market logbook loan products and explain application requirements, loan terms and repayment obligations to prospective customers.
- Identify and develop customer leads through field activities, referrals, networking and other appropriate business development channels.
- Conduct market research to identify potential loan markets, customer needs and new business opportunities.
- Build and maintain referral networks and professional relationships to support customer acquisition and business growth.

2. Loan Application Assessment and Credit Appraisal

- Receive and review loan applications and supporting documents to establish completeness and accuracy.
- Assess applicants' creditworthiness, repayment capacity and relevant financial information before making recommendations.
- Examine and analyse logbook and other collateral security documents in accordance with company requirements.
- Conduct appropriate customer and collateral verification and identify risks or inconsistencies requiring further review.

- Prepare clear credit appraisal information and submit recommendations in line with company approval procedures.

3. Loan Processing and Disbursement

- Coordinate processing of approved applications and ensure all required documentation and conditions are fulfilled before disbursement.
- Maintain accurate, complete and up-to-date loan files and supporting records.
- Explain loan terms, repayment schedules and customer obligations clearly to borrowers.
- Work with relevant colleagues to support timely and accurate loan disbursement in accordance with company procedures.

4. Loan Monitoring, Collections and Recovery

- Monitor repayment schedules and follow up with customers ahead of due dates to minimise missed payments and prevent arrears.
- Carry out collection activities promptly and consistently in accordance with the company's collections Standard Operating Procedures (SOPs).
- Track assigned loan accounts, identify emerging repayment challenges and promptly escalate potential risks.
- Engage borrowers with overdue accounts and negotiate appropriate payment arrangements in line with company policy.
- Where recovery action is required, support the recovery or liquidation of collateral in accordance with company procedures and applicable law.

5. Customer Service, Compliance and Reporting

- Respond to customer enquiries and complaints professionally, resolve issues within authority and escalate other matters to Management.
- Ensure credit, customer engagement, collection and recovery activities comply with applicable laws and company policies.
- Collect and analyse customer feedback to identify satisfaction levels, service gaps and opportunities to improve products and services.
- Prepare timely reports on applications, disbursements, portfolio performance, collections, arrears and other assigned activities.
- Perform other duties reasonably assigned by Management in support of the credit business.

Qualifications, Skills and Experience

- A Diploma or Bachelor's Degree in Business Administration, Finance, Accounting, Economics, Microfinance or another business-related field from a recognised institution.

- At least two (2) years' experience as a Loan Officer or Credit Officer in a reputable financial institution.
- Practical knowledge of credit assessment, loan appraisal, collateral evaluation, loan monitoring and collections.
- Good computer skills, particularly Microsoft Word and Excel.
- Strong analytical, problem-solving and decision-making skills.
- Excellent verbal and written communication, negotiation and customer-handling skills.
- Good planning, time-management and organisational abilities, with the capacity to work towards targets and meet deadlines.
- Ability to work independently and contribute effectively to a team.

Key Competencies and Personal Attributes

- High level of integrity, honesty and professionalism.
- Self-driven, proactive, innovative and results-oriented.
- Strong customer focus and ability to build productive relationships.
- Sound judgement, attention to detail and responsible handling of confidential information.
- Resilience and persistence in following up on leads, repayments and recovery matters.
- Hardworking, dependable and able to perform effectively with minimal supervision.

How to Apply

Please share your CV ONLY to: jobs@businesseyeafrica.com

Application deadline: Monday 16th November 2026 (1700hrs).

Only shortlisted candidates will be contacted within one week after the application deadline.

Please note: Business Eye DOES NOT ask for any form of payment from prospective employees or job seekers.