

Position title: **Loan Officer**

Date: **2nd September 2025**

Work base: **Branch Office**

Reporting to: **Branch Manager**

Expected starting date: Any time

Employment Contract type: **Open-ended contract.**

About the ASA International (Rwanda) Plc:

ASA International (Rwanda) Plc (subsequently referred to as "ASA Rwanda") is a for-profit, deposit taking Microfinance Institution licensed by National Bank of Rwanda and incorporated under The Companies Act, No.103495622 in Rwanda in 2014 and started operations in 2016, currently serving small business through Loans and savings in 37 branches across the country. ASA Rwanda is a subsidiary of ASA International listed on London Stock Exchange, one of the world's largest international Microfinance institutions in the world operating in 13 countries in Africa and Asia.

As a financial company and ASA international (Rwanda) plc is mostly engaged to work for the low-income people of the country and as long as there is a possibility of financial irregularities in the activities, the company created a department/position to work to prevent any sorts of misappropriation.

Vision: Reduce poverty by improving the lives of the underprivileged with a key focus on female entrepreneurs.

Mission: We have a strong commitment to financial inclusion and socioeconomic progress.

Objective: Providing Microfinance loans for business purpose to low-income entrepreneurs with an objective of improving financial inclusion and realize socioeconomic progress. Our loans provide an alternative to low-income entrepreneurs without access to credit from traditional banks. We provide these loans using the ASA Model.

a. Role summary

We are looking for experienced and energetic loan officers to join the entire team to perform and support on raising the portfolio. The Loan Officers will be responsible of Client management, the existing Loan Portfolio, creating their own portfolios, reducing overdues but not limited.

The Loan Officers we are hiring will work in the following areas:

Province	District	Name of Branch
Eastern	Ngoma	Ngoma
	Kayonza	Kayonza
	Nyagatare	Nyagatare
	Gatsibo	Gatsibo
	Rwamagana	Rwamagana

Western	Rusizi	Bugarama
		Rusizi
	Nyamasheke	Nyamasheke
	Karongi	Karongi
	Rubavu	Rubavu
Northern		Mahoko
	Nyabihu	Kora
	Musanze	Musanze
	Gicumbi	Gicumbi
Southern	Gakenke	Gakenke
	Muhanga	Muhanga
	Ruhango	Ruhango
	Nyanza	Nyanza
	Huye	Huye
	Nyamagabe	Nyamagabe

b. Key Responsibilities:

Client Acquisition & Relationship Management

- Recruit and screen potential clients in accordance with ASA Rwanda's policies.
- Conduct door-to-door visits to build strong relationships with clients.
- Orient clients on available loan products, terms, and services.
- Mobilize savings from both existing and prospective clients.

Loan Processing & Portfolio Management

- Process loan applications, including verifying clients' income-generating activities (IGAs) and other necessary documentation.
- Conduct creditworthiness checks and risk assessments.
- Ensure proper documentation and timely loan approvals and disbursements.
- Build and maintain a quality loan portfolio with regular follow-up.

Monitoring, Recovery & Reporting

- Monitor loan utilization and conduct regular field visits for loan recovery and client support.
- Ensure timely collection of loan installments and manage delinquent accounts.
- Verify client and guarantor details prior to disbursement.
- Maintain accurate records and prepare periodic reports on portfolio performance.

Customer Service & Financial Education

- Provide quality, timely, and professional customer service to clients.
- Educate clients on loan terms, responsible borrowing, and financial literacy.
- Support client groups in managing repayments according to ASA Rwanda's group lending methodology.

Other Duties

- Perform any other duties assigned by management in the interest of the company.
- Ensure adherence to ASA Rwanda's operational policies, procedures, and values.

c. Job Qualifications and Requirements

Minimum Qualifications:

- Bachelor's degree in Finance, Accounting, Economics, Business Administration, Microfinance, Banking or a related field with first class or second-class upper degree
- A diploma or certificate in **Microfinance/Banking** or **Credit Management** is an added advantage. Or **undergoing professional courses in Finance or Accounting**

Experience:

- At least 2 years and above of experience in a microfinance institution, SACCO, or community banking, particularly in loan disbursement and recovery.
- Experience working with low-income populations or in rural fieldwork is highly desirable.
- Age: maximum 28 years old

Technical Skills:

- Strong knowledge of **microfinance principles** and **credit risk analysis**.
- Familiarity with **loan management software** and **mobile banking platforms**.
- Proficiency in **MS Office** (especially Word, Excel and PPT).
- Ability to analyze financial statements of small businesses.
- Willingness to travel extensively and work in **rural or semi-urban areas**.
- Possess a valid **motorcycle driving license** will be an added **value**
- Language proficiency: English and Kinyarwanda proficiency required and French is an added **advantage**.
- Ready to provide his or her two (2) guarantors if retained after passing the test

d. Salary & Benefits:

- Market conforms salary and employment conditions.
- In-house Medical Insurance covering him/her and legal dependents as company policy
- Communication allowances as per company policy
- Monitoring allowance as per company policy
- Annual Salary Increment as per company policy depending on company profit
- Transport facilitation going on field work
- Festival Allowance as per company policy

e. Application process

Cover Letter included the candidate's expected salary; Detailed CV; copy of Degree; Work certificates from previous employers; any other document that may prove a candidate's competency to the post; Copy of ID Card.

Applications should be addressed to the Chief Executive Officer of ASA International (RWANDA) Plc located in KIGALI City, GASABO District, Plot No. – 95, NTORA Village, KG 784 St. RUHANGO Cell, Gisozi Sector, Kigali, Rwanda

Online Application to be sent to asarecruitment@asarwanda.rw with subject line mentioning **Loan Officer**. Submission of Application should be before 14th September 2025 at 5:00 PM. Please note that only candidates with the needed qualifications and relevant experience will be shortlisted. If you do not hear from us in 2 weeks after the deadline, know that you are not meeting our requirements.

ASA International aims to attract and select a diverse workforce, ensuring equal opportunity to everyone, irrespective of race, age, gender, class, ethnicity, disability, location, and religion. Qualified women are particularly encouraged to apply.

Done at Kigali on 02nd September 2025

Signed and approved by:



Christian SALIFOU
Chief Executive Officer
ASA International (Rwanda) Plc



ASA RWANDA APPLICATION FORM

#	Particulars	Details
1	Name of the applicant	
2	National ID number	
3	Date of birth	
4	Age: 28years old as on 31-08-2025)	
5	Father name	
6	Mother name	
7	Position applied for	
8	Permanent Address	Village: Cell: Sector District: Province:
9	Present Address:	Village: Cell: Sector District: Province:
10	Academic Qualification (Last exam information)	Academic degree: Bachelor degree of..... University name: Result: Grade/CGPA/division:
11	Academic Qualification (Additional)	Academic degree: Mater degree of..... University name: Result:
13	Marital status with certificate	
14	Computer skills	
15	Nationality	
17	Language	
18	Driving license category	
19	Mobile phone:	
20	Email address:	
21	Interest/Hobby:	
22	Training information:	
23	Experience (if any):	
24	Reference (1)	
	Reference (2)	