

Position: Loan Officers

Number: 40

Working hours: Full Time

Reporting to: Branch Manager

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 in 30 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.

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. ASA Model was introduced by Md. Shafiqul Haque Choudhury, co-founder of ASA International, who sadly passed away in February 2021. Read more about our co-founder and tributes to his contribution on www.asa-international.com.

Role summary

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

Job Responsibilities

- Conducting ASA Rwanda members' (clients') recruitment and screening them;
- Visiting clients door to door on a regular basis;
- Orienting members of the particular loan products and services;
- Make regular contact with the group and clients in the field and educate them on ASA Rwanda and products as well;
- Building and maintaining a substantial and high-quality loan portfolio;
- Mobilizing savings from existing and potential clients
- To process a loan application form, verify client's income-generating activities (IGA) and other related issues as per ASA Rwanda's policy and strategy;
- Propose, disburse and collect installments from the clients on a regular basis;
- Manage groups as per the policy of ASA Rwanda and make sure the paybacks is done as planned;
- Verify the clients and guarantor's details before disbursing loans;
- Provide effective quality and timely customer service to clients;
- To accomplish day to day activities as required;

- Any other job assigned by the company/holding management in considering the greater interest of the company;

Job Qualifications and Requirements

- Minimum having Bachelor's Degree in Accounting, Finance, Business Administration or related field.
- Highly interested to work in the field and with diverse categories of business-persons
- Tactful in mobilization and product promotion.
- Excellent communication skills in English and Kinyarwanda.
- Willing to live with others in the designated office residence
- Willing to be transferred anywhere within our operational areas in Rwanda.
- Strictly having a motorcycle driving license CAT A and willing to ride a motorcycle where appropriate
- Quick learner and influential person;
- Honest, polite and interpersonal character;
- Well organized, self-confident, timekeeper and accountable;
- Be atleast 30 years old and below, fresh graduates are highly encouraged to apply.
- Ready to provide his or her three (3) guarantor upon request job application

Job Application Procedure

Applications should be addressed to the Managing Director 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 with:

- Signed cover letter;
- Signed detailed CV;
- Copy of Degree;
- Copy of CAT A driving license if any
- 2 passport photos,
- Work certificates from previous employers if any;
- Any other document that may prove a candidate's competency to the post;
- Copy of ID Card.

Only hard copy applications are accepted and submitted at the Head Office Reception not later than Friday, **18th November 2022 at 5:00 PM**. Only, shortlisted candidates to sit for written and verbal tests will be contacted.

Signed and approved by:



Md. Jamilur Rahman Chowdhury
Managing Director,
ASA International (Rwanda) Plc

