



Position: Loan Officers

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 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	Contact number
Eastern	Ngoma	Ngoma	0791702710
	Kayonza	Kayonza	0791702557
	Nyagatare	Nyagatare	0791702645
	Gatsibo	Gatsibo	0791702711
	Rwamagana	Rwamagana	0791702644
	Bugesera	Nyamata	0791702542
	Kirehe	Kirehe	0793767419
Western	Rusizi	Bugarama	0791702715
		Rusizi	0791702713
	Nyamasheke	Nyamasheke	0791702718
	Karongi	Karongi	0791702712
	Rubavu	Rubavu	0791702546
		Mahoko	0791702547
	Rutsiro	Congo-Nil	0793767420
Ngororero	Ngororero	0791702716	
Northern	Nyabihu	Kora	0791702545
	Musanze	Musanze	0791702544
	Gicumbi	Gicumbi	0791702554
	Gakenke	Gakenke	0791702555
Southern	Muhanga	Muhanga	0791702543

	Ruhango	Ruhango	0791702556
	Nyanza	Nyanza	0791702558
	Huye	Huye	0791702643
	Nyamagabe	Nyamagabe	0791702714

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
- Being motivated to work anywhere within our operational areas in Rwanda
- 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.
- Having a motorcycle driving license CAT A and willing to ride a motorcycle will be an advantage
- Quick learner and influential person;
- Honest, polite and interpersonal character;
- Well organized, self-confident, timekeeper and accountable;
- Having maximum 35 years old up to 31/01/2024, fresh graduates are highly encouraged to apply and having experience related is an advantage.
- Ready to provide his or her two (2) guarantors if retained after passing the test

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:

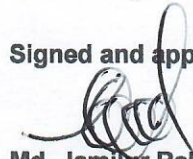
- Signed cover letter;
- Completed Application form of ASA Rwanda
- Signed detailed CV;
- Copy of Degree;
- Copy of CAT A driving license if any
- 2 passport photos,
- Work certificates from previous employers if any;

- Any other document that may prove a candidate's competency to the post;
- Copy of ID Card.
- Submitting all documents in one closed envelop on which you write your names and Position you applied for.

Only hard copy applications are accepted and submitted at ASA Rwanda Branches Located in each concerned District or at ASA International Rwanda Head Office at Gisozi not later than Monday, **17th January 2024 at 5:00 PM**. Only, shortlisted candidates to sit for written and verbal tests will be contacted.

Done at Kigali, on 08th January 2024

Signed and approved by:



Md. Jamilur Rahman Chowdhury
Managing Director,



ASA RWANDA APPLICATION FORM

#	Particulars	Details
1	Name of the applicant	
2	National ID number	
3	Date of birth	
4	Age: 35years old as on 31-01-2024)	
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	
16	Religion	
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)	