**Organization:** ASA International (Rwanda) PLC.

**Position Title:** Branch Manager

**Department:** Operations

**Date of Advertisement**: 3rd November 2026

**Reports To:** Area Manager

**Duty Station:** Regional branches across Rwanda (Outside Kigali).

**Expected Start Date:** As soon as possible.

**Employment Type:** Full-time

**Contract Type:** Open-ended employment 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.

**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.

**Function summary**

The **Branch Manager** is responsible for the overall management and performance of the branch, ensuring operational excellence, staff supervision, portfolio growth, client satisfaction, and compliance with company policies and procedures. The role requires strong leadership, attention to detail, and field-level engagement to maintain high-quality service delivery and financial discipline.

**Key Responsibilities**

**Branch Operations and Administration**

- Oversee daily branch operations, administration, facilities, resources, and compliance with company policies.
- Ensure effective coordination with Head Office and proper management of branch assets and expenditure.

**Staff Leadership and Performance Management**

- Lead, supervise, and motivate branch staff, including Loan Officers and Assistant Branch Managers.
- Set performance targets, monitor productivity, conduct staff appraisals, and support staff development.


ASA International (Rwanda) PLC
Plot No.95, KG 784 St., Ntora Village, Ruhango Cell, Gisozi Sector, Gasabo District, P.O Box:1767, Kigali Tel:+250781447017
E-mail: info@asarwanda.rw, Website: www.rwanda.asa-international.com

- Ensure compliance with HR policies, staff conduct, and reporting procedures.

**Business Development, Stakeholder Engagement and Staff Welfare**

- Identify new markets and opportunities for group lending through market assessments and competitor analysis.
- Drive client acquisition, group formation, portfolio growth, and effective allocation of field territories.
- Build strong relationships with community leaders and local stakeholders.
- Maintain professional relationships with local authorities, institutions, and community stakeholders.
- Oversee branch expenditure, procurement, staff accommodation, and welfare arrangements.
- Promote the organization's reputation and ensure a professional working environment.

**Group Lending Operations and Field Supervision**

- Oversee group formation, client verification, loan assessments, conduct field visits and adherence to group lending procedures.
- Monitor group meetings, savings collections, loan repayments, and staff-client relationships.
- Provide field supervision and support to Loan Officers and ensure quality service delivery.

**Credit Management and Portfolio Quality**

- Review and approve loans within delegated authority and ensure compliance with credit policies.
- Monitor loan disbursements, repayment performance, PAR, overdue accounts, and bad debts.
- Lead recovery efforts, including a regular visit to overdue or bad debt clients.
- Promote responsible lending and implement strategies to minimize credit risk and loan defaults.

**Savings and Financial Management**

- Supervise savings mobilization, collections, withdrawals, and client exit procedures.
- Oversee branch cash management, bank transactions, fund transfers, and liquidity.
- Ensure accountability, proper authorization, and accurate reconciliation of all financial transactions.

**Business Planning, Target Achievement, internal Controls and Accounting and Reporting**

- Develop and implement branch business plans and operational strategies.
- Set and monitor targets for client acquisition, loan disbursement, portfolio growth, savings, and recovery.
- Drive sustainable branch growth and ensure achievement of approved business targets.
- Ensure accurate maintenance of financial records, cashbooks, ledgers, and supporting documents.
- Monitor compliance with internal controls, financial procedures, and operational policies.
- Ensure timely and accurate updates in the AMBS system.
- Prepare and submit regular operational, financial, and portfolio performance reports.

**Required Qualifications and Experience**

- Bachelor's degree in Business Administration, Finance, Economics, Accounting, Management, or a related field.
- Minimum of three (4) years of relevant experience in microfinance, preferably in group lending and branch operations.
- Proven experience in loan portfolio management, credit risk assessment, savings mobilization, and debt recovery.


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- Demonstrated ability to lead and supervise field-based teams and drive business performance.
- Strong understanding of group lending methodologies, microfinance operations, and internal controls.

**Required Skills and Competencies**

- Strong leadership, communication, and people management skills.
- Excellent analytical, financial management, and problem-solving abilities.
- Strong target orientation and ability to manage field operations.
- High integrity, accountability, and commitment to responsible lending.
- Proficiency in Microsoft Office and loan management systems; AMBS experience is an advantage.
- Willingness to travel regularly and actively participate in field activities.

**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
- An annual festival allowance is provided in form of a full month's gross salary to support employees in celebrating special occasions with their families.

**Application process**

Interested candidates should submit their cover letter (indicating expected salary), detailed CV, academic certificates, employment certificates, copy of National ID, and other relevant supporting documents. 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. All documents must be combined into a single PDF file and submitted to asarecruitment@asarwanda.rw with subject line mentioning **Branch Manager.**

**Application Deadline:** All applications must be submitted no later than **16 November 2026 at 5:00 PM**. Only shortlisted candidates will be contacted. If you do not hear from us in 2 weeks after the deadline, know that you have not been shortlisted.

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 03 November 2026**

Signed and approved by:

**Christian Salifou**
**Chief Executive Officer**
**ASA International (Rwanda) Plc**


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