

Position title: **Branch Manager**

Number: 4 BM

Date: **30th October 2024**

Work base: **Branch Office out of Kigali (Rwanda)**

Reporting to: **Head of Operations**

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. Function summary

Branch Manager is a professional charged with managing the day-to-day operations of ASA International (Rwanda) Plc's branch. He/she is responsible for working hard to growing company business by doubling the clients, tripling the profit and multiplying the impact; improving quality of Portfolio by reducing overdue and bad debts, and contribute to the increase of network efficiency. The role requires a dynamic leader with strong stakeholder management skills and a deep understanding of both microfinance operations and technological innovations.

b. Duties and Responsibilities

1. Operational Leadership:

- Directing all operational aspects of the branch including distribution, loan processing, loan approval, customer service, human resources, administration and sales in accordance with the company's objectives
- Coordinating and managing branches activities towards achieving operational objectives settled by the company
- Ensure the availability of office furniture and service equipment for business continuity
- Responsible to prepare the office sign board and install in proper place, so that inhabitants of the branch area can see properly.
- Ensuring good implementation and filing of company policies, rules and regulations & circulars sent to the branch
- Implement the projections, financial objectives and business plans with her/his branch
- Assess local market conditions and identify current and prospective sales opportunities
- Manage branch budget and allocate funds appropriately
- Share knowledge with other branches and head Office on effective practices, competitive intelligence, business opportunities and needs
- Build a strong network to improve the presence and reputation of the branch and company
- Stay abreast of competing markets and provide reports on market movement and penetration

2. Staff Management.

- Following the achievement of goals and expectations of branch
- Evaluating staff performance on quarterly basis and encourage them to meet goals
- Helping employees to improve their performance and reach their goals.
- Resolve conflict that can occur within the branch in a constructive way
- Providing disciplinary sanctions to staff under his/her supervision following company Internal Disciplinary policy or circulars in use
- Facilitating training, coaching, development and motivation for branch personnel
- Address customer and employee satisfaction issues promptly
- Bring out the best of branch's personnel by providing training, coaching, development and motivation

3. Compliance and Risk Management

- Adhere to high ethical standards, and comply with all regulations/applicable laws
- Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities

- Responsible to visit at least two clients groups per day and total groups within 3/4 months
- Visiting the houses of the prospective/willing group members for verifying information
- Responsible to verify loan disbursement process/loan ceiling /loan increment at the time of group visit.
- Responsible to crosscheck pass book / savings withdrawal /savings return/ security/ Loan processing fee/ any other fees and loan amount through discussing with the clients at the time of group visit.
- Monitoring /visiting at least 5 members / clients houses/shop each day side-by-side with the group visit.
- Preventing the risk related to loan disbursement/savings withdrawal/savings return process and approval

4. Customer Service:

- Enhance the customer experience by ensuring high-quality service and addressing customer concerns promptly.
- Develop and implement initiatives to improve customer satisfaction and retention.

5. Reporting and Analysis:

- Prepare and present the weekly reports on operational performance within Branch
- Prepare different reports needed from the branch and submit them on time
- Reporting to immediate supervisor and evaluating the efficiency of the business at branch and its operations.
- Utilize data analysis to make informed decisions and drive continuous improvement.
- Verify whether all committed expenses in the branch are proper
- Provide a report with recommendations to his supervisors regarding the staff discipline and performance

6. Quality improvement responsibilities

- Work hard for growing company business by doubling the clients, tripling the profit and multiplying the impact; improving quality of Portfolio by reducing overdue and bad debts, and contribute to the increase of network efficiency

c. Education

- Bachelor's degree in a relevant field such as business administration, management, economics, finance or marketing.

d. Requirements – Skills, Knowledge, Abilities – for Branch Manager

- Being Rwandan by nationality;
- Proven at least 3 years of Managerial experience in bank or microfinance/SACCO
- Sufficient knowledge of modern management techniques and best practices
- Excellent communication, interpersonal, and stakeholder management skills.
- Ability to meet sales targets and production goals
- Familiarity with microfinance institutions' rules and regulations
- Excellent organizational skills
- Results driven and customer focused

- Leadership and human resources management skills
- Be ready to work or travel anywhere in the country where ASA International (Rwanda) Plc has branches;
- Willing to work under pressure and ready to complete necessary jobs on time

Salary & Benefits:

- Market conform 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
- 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 **Branch Manager**. Submission of Application should be before 8th November 2024 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 30th October 2024

Signed and approved by:



Christian SALIFOU
Chief Executive Officer ★
ASA International (Rwanda) Plc