



Position title: Legal Officer related to Bad Debt Recovery

Closing date: 16th March 2026

Work base: Head Office

Reporting to: Company Secretary & Head of Legal Affairs

Expected starting date: Any time

Employment Contract type: Open ended.

About the ASA International (Rwanda) Plc:

WHO WE ARE

ASA International (Rwanda) Plc (subsequently referred to as “ASA Rwanda” or the Company), is a subsidiary of ASA International Holding Ltd. that is a Public Limited Company registered in Mauritius. ASA Rwanda was registered in 2014 and is licensed by Central Bank of Rwanda (BNR) as a deposit-taking microfinance institution.

The Company started operations in 2016 and is currently working countrywide with thirty-seven (37) branches. It aims specially to work for alleviating poverty through providing small, socially responsible loans to low-income entrepreneurs, most of whom are women, across the Country. The Company has a strong commitment to financial inclusion and socioeconomic progress in the country. It is to be noted that, ASA International Group Plc has established microfinance institutions in thirteen (13) countries in Asia and Africa in a bid to bring low-income people in the financial system and is listed on London Stock Exchange.

2. Job Purpose

The Legal Officer related to Bad Debt Recovery will be responsible for managing and coordinating all legal aspects of non-performing loans (NPLs) and written-off accounts. The role focuses on structured follow-up, enforcement of securities, negotiation of settlements, and coordination of auction processes to maximize recovery and minimize financial losses.

3. Key Responsibilities

A. Bad Debt Management & Recovery

- Review and analyze defaulting loan files to determine appropriate recovery strategies.
- Prepare and issue demand notices and legal correspondence to defaulting borrowers and guarantors.
- Negotiate repayment plans and settlement agreements in line with company policy.
- Monitor compliance with agreed repayment arrangements and escalate non-compliance cases.
- Initiate enforcement of securities, including collateral realization and auction processes.

B. Enforcement & Asset Realization

- Coordinate with auctioneers, Debt collectors, valuers, court bailiffs, and relevant authorities during enforcement.
- Oversee attachment, repossession, and sale of secured assets.
- Track auction processes and ensure proper documentation and compliance with legal requirements.
- Monitor proceeds from auctioned assets and ensure proper allocation to outstanding debts.

C. Legal Documentation & Compliance

- Prepare recovery-related legal documents, including notices, settlement agreements, and enforcement instructions.
- Ensure all recovery actions comply with applicable laws, regulations, and internal policies.
- Maintain updated and organized recovery files and case tracking systems.

D. Reporting & Performance Monitoring

- Prepare daily, weekly, and monthly recovery performance reports.
- Provide analysis on recovery trends, challenges, and recommended corrective measures.
- Maintain accurate records of recovered amounts, pending cases, and enforcement status.

E. Stakeholder Coordination

- Liaise with branch managers and credit teams regarding recovery status of defaulting clients.
- Coordinate with external legal counsel where litigation becomes necessary.
- Support internal audit and compliance reviews related to bad debt recovery.

4. Key Performance Indicators (KPIs)

- Improvement in recovery rate of non-performing and written-off loans.
- Timeliness of demand notices and enforcement actions.
- Reduction in aging of bad debt accounts.
- Accuracy and timeliness of recovery reports.
- Compliance with legal and procedural requirements.

5. Qualifications & Experience

Education:

- Bachelor's Degree in Law (LLB).
- Diploma in Legal Practice (DLP) or equivalent professional qualification is an added advantage.

Experience:

- Minimum of 2–4 years' experience in debt recovery, credit management, or commercial law practice.
- Experience in microfinance or banking sector is highly desirable.
- Proven experience in enforcement of securities and auction processes

6. Skills & Competencies

- Strong knowledge of debt recovery laws and enforcement procedures in Rwanda.
- Excellent negotiation and settlement skills.
- Strong analytical and problem-solving abilities.
- High level of integrity and professionalism.
- Ability to work under pressure and meet strict deadlines.
- Strong report writing and documentation skills.
- Proficiency in Microsoft Office applications.

7. Personal Attributes

- Results-oriented and proactive.
- High ethical standards and confidentiality.
- Strong interpersonal and communication skills.
- Ability to coordinate with multiple stakeholders effectively.

8. Employment Terms

- Full-time position based at Head Office.

Competitive salary and benefits in accordance with ASA Rwanda HR Policy

Salary & Benefits:



- As per ASA International Policy.
- No additional remuneration for the extra hours worked beyond the agreed schedule (if needed).
- No additional benefits.

Job location

Kigali, Rwanda

Application process

Interested candidates should submit their resume and cover letter to asarecruitment@asarwanda.rw with subject line mentioning **Legal Officer related to Bad Debt Recovery**. Submission of Application should be before **16th March 2026 at 5:00 PM**. Only shortlisted candidates will be contacted for further evaluations. If you do not hear from us in 2 weeks after the deadline, know that you are not meeting our requirements.

ASA International Rwanda Plc is an equal opportunity employer and welcomes applications from individuals of all backgrounds. We are committed to diversity, inclusion, and creating a supportive work environment where all employees can thrive.


Christian Salifou
Chief Executive Officer

