



Position title: Area Manager

Number: 2 Area Manager

Date: 03th March 2025

Work base: Branch Office in Karongi District and Rusizi District

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

Area Manager oversee multiple locations of a business, ensuring they operate smoothly and achieve their goals within ASA International (Rwanda) Plc. 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 and supervising the operations of multiple branches within their assigned area
- Coordinating and managing area activities towards achieving operational objectives settled by the company
- Provide the Trainings, and evaluate the staff performance within the branches under his/her control
- Ensuring compliance with company policies, safety regulations, and regulatory requirements, rules and regulations & circulars sent to the branches under his control
- Creating and implementing plans to increase market share and profitability
- Regularly communicating with upper management on sales, employee performance and customer satisfaction
- Responsible to monitor and supervise 4 to 5 branches in his/her area
- Give priority to verify new groups and new members in the branches
- Implement the projections, financial objectives and business plans with her/his area
- Working to develop the client portfolio
- Developing and strengthening commercial partnerships
- 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 branches and company
- Analyzing the market and studying the assigned sales area and current and potential clientele

2. Staff Management.

- Following the achievement of goals and expectations of branches within his/her area
- Evaluating staff performance on monthly basis and encourage them to meet goals
- Helping employees to improve their performance and reach their goals.
- Resolve conflict that can occur within the branches 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 branches personnel
- Address customer and employee satisfaction issues promptly
- Bring out the best of branches' personnel from his/her area 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
- Maintaining high customer satisfaction ratings, addressing customer complaints and resolving any issues
- Overseeing inventory management and implementing loss prevention strategies

- Check and verify client's passbook during group visit within the branches of his/her area
- During branch visit, ensure all loan forms are checked and verified by the Branch Managers before disbursement
- Check and verify loan client during group visit to prevent ghost loan
- Check and confirm saving withdrawal done by client and ensure the authenticity of client signature.
- Check and verify 100% small business clients before admission/giving loan and giving approval as per company policy
- Preventing the risk related to loan disbursement/savings withdrawal/savings return process and approval

4. Customer Service:

- Maintaining high customer satisfaction ratings by ensuring high-quality service and addressing customer complaints and resolving any issues promptly.
- Develop and implement initiatives to improve customer satisfaction and retention.

5. Reporting and Analysis:

- Preparing and presenting performance reports and analytics to senior management
- Consolidate different reports needed from the branch and submit them on time
- Reporting to immediate supervisor and evaluating the efficiency of the business within branches of her/his area and its operations.
- Utilize data analysis to make informed decisions and drive continuous improvement.
- Verify whether all committed expenses in the branches of his/her area are proper
- Provide a report with recommendations to his supervisor 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, Banking, Management, Accounting, Business, Economics.

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

- Being Rwandan by nationality;
- Proven experience of at least 3 years as area manager or similar managerial role in bank or microfinance/SACCO
- Sound understanding of optimization of store operations and standards for success
- Knowledge of performance evaluation metrics and principles
- Exceptional communication and interpersonal abilities
- Excellent organizational, leadership and human resources management abilities
- Familiarity with microfinance institutions' rules and regulations
- Strong business judgement with a strategic orientation
- Excellent problem-solving abilities
- 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 **Area Manager**. Submission of Application should be before 11th March 2025 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 04th March 2025

Signed and approved by:

For 

Christian SALIFOU
Chief Executive Officer
ASA International (Rwanda) Plc

