



Position title: **Micro Small and Medium Enterprises (MSME) Manager**

Date: **24<sup>th</sup> June, 2026**

Reporting to: **Chief Commercial Officer (CCO)**

Expected starting date: **20<sup>th</sup> July 2026**

Employment Contract type: **Open Ended**

### **About the ASA International (Rwanda) Plc:**

#### **WHO WE ARE**

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.

#### **JOB PROFILE**

The Micro Small and Medium Enterprises (MSME) Manager is responsible for driving the growth and management of the MSME portfolio, with a strong focus on women entrepreneurs. The role supports customer acquisition, relationship management, credit management, financial literacy, and business development in line with ASA Rwanda's mission of promoting financial inclusion and socio-economic empowerment for low-income entrepreneurs. The SME Manager leads the development of a quality, diversified MSME loan portfolio while championing the adoption of digital financial services and the capacity development of both clients and lending staff.

#### **KEY RESPONSIBILITIES**

##### **A. Business Development & Portfolio Growth**

- Develop and implement strategies to acquire, onboard, and retain MSME customers, with a particular focus on women entrepreneurs and women-owned businesses.
- Promote and cross-sell MSME products and services, including loans, savings, micro-insurance, and digital financial solutions.
- Mobilize deposits and grow a profitable, diversified, and high-quality MSME portfolio in line with business targets.
- Identify eligible Small Business Loan (SBL) customers and facilitate their migration into the MSME portfolio.
- Build and maintain strong relationships with clients, prospects, merchants, and business partners to drive customer loyalty and portfolio growth.
- Conduct regular market visits to identify business opportunities, deepen customer engagement, and strengthen the institution's market presence.

##### **B. Credit Management & Portfolio Quality**

- Conduct comprehensive business assessments, financial analysis, and credit appraisals to evaluate customer eligibility, repayment capacity, and business viability.

- Process and recommend loan applications within established turnaround times and in compliance with approved credit policies and procedures.
- Monitor loan utilization, repayment performance, and overall portfolio quality to ensure sustainable portfolio growth.
- Proactively manage Portfolio at Risk (PAR) and minimize non-performing loans through early identification of risk indicators and timely intervention.
- Support collection and recovery activities by following up on delinquent accounts and collaborating with the Recovery team to resolve arrears.

### C. Financial Literacy & MSME Capacity Building

- Design, organize, and facilitate financial literacy programs, business clinics, workshops, and customer engagement forums for MSME clients.
- Deliver capacity-building initiatives aimed at enhancing business management, financial planning, record keeping, and responsible borrowing practices, particularly among women entrepreneurs.
- Provide training and technical support to lending staff on MSME products, credit assessment methodologies, portfolio management practices, and financial inclusion principles.
- Promote the adoption and effective utilization of digital banking channels, including mobile banking, agency banking, and digital payment solutions.

### D. Performance Monitoring & Reporting

- Prepare and submit accurate and timely portfolio performance reports to management in accordance with established reporting requirements.
- Monitor and report on key performance indicators, including customer acquisition, portfolio growth, deposit mobilization, collections, and portfolio quality.
- Track and report on SBL-to-MSME migration performance, pipeline development, and business growth opportunities.
- Analyze portfolio trends, identify emerging risks, and provide recommendations to support informed decision-making.
- Escalate portfolio concerns, operational issues, and market intelligence to management in a timely manner and propose appropriate corrective actions.

## QUALIFICATIONS AND EXPERIENCE

- Bachelor's Degree in Business Administration, Banking & Finance, Economics, Accounting, Commerce, Marketing, or a related field.
- Professional qualifications in Banking, Credit Management, Microfinance, or Risk Management will be an added advantage.
- Certification in MSME Banking, Financial Inclusion, Women's Banking, or Credit Analysis is desirable.
- Minimum of 4 years' experience in banking, microfinance, SME/MSME lending, or business banking, with at least 2 years in a supervisory role.
- Proven experience in MSME customer acquisition, portfolio growth, and relationship management.
- Strong experience in credit appraisal, financial analysis, loan processing, and portfolio management.
- Demonstrated ability to manage portfolio quality, control Portfolio at Risk (PAR), and support loan recovery initiatives.
- Experience in deposit mobilization, cross-selling financial products, and achieving business growth targets.
- Experience in delivering financial literacy training, customer engagement programs, or capacity-building initiatives will be an added advantage.

## CORE COMPETENCIES

- Strong understanding of MSME lending methodologies, credit risk assessment, and portfolio management principles.
- Sound knowledge of banking regulations, credit policies, and financial inclusion best practices.
- Ability to analyze business financial statements, cash flows, and business performance indicators.
- Strong business development, negotiation, and relationship management skills.
- Excellent communication, presentation, facilitation, and stakeholder engagement skills.
- Strong analytical, problem-solving, and decision-making abilities.
- Proficiency in Microsoft Office applications and banking management systems.

### Job location

Kigali, Rwanda

### Application process

Interested candidates should submit their resume and cover letter to [asarecruitment@asarwanda.rw](mailto:asarecruitment@asarwanda.rw) with subject line mentioning **MSME Manager**. Submission of Application should be before **3<sup>rd</sup> July 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

