Position title: **Recovery Manager**

Date: **05th August, 2026**

Reporting to: **Head of Risk and Compliance**

Expected starting date: **20th August 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 Recovery Manager is a senior leadership role within the Risk & Compliance Department, responsible for designing, implementing, and overseeing all aspects of ASA Rwanda's loan recovery and delinquency management framework. The role holder provides strategic direction to the Recovery function, ensuring that Portfolio at Risk (PAR) is maintained within approved thresholds, Non-Performing Loans (NPLs) are proactively managed, written-off loan recoveries are maximized, and all collection activities are conducted in full compliance with ASA Rwanda's Credit Policy, the National Bank of Rwanda (BNR) regulatory requirements, and responsible lending and ethical debt collection standards. The Recovery Manager leads a team of Recovery Officers and provides cross-functional oversight of branch recovery activities, legal recovery processes, and third-party debt collection agency performance, while safeguarding customer dignity and institutional reputation.

KEY RESPONSIBILITIES AND ACCOUNTABILITIES

Recovery Strategy, Planning and Portfolio Management

- Develop, implement, and monitor annual and quarterly recovery strategies and branch recovery plans aligned with institutional objectives, portfolio quality targets, and regulatory requirements.
- Monitor portfolio quality using key indicators (PAR, NPL, recovery rates, write-off recoveries) and analyze delinquency trends by branch, region, product, and loan officer to identify risks and recommend corrective actions.
- Recommend improvements to recovery strategies, credit policies, risk mitigation measures, early warning frameworks, and portfolio management based on data-driven analysis.

Recovery Operations and Legal Recovery Management

- Lead and oversee all recovery activities across the loan lifecycle, including early collections, delinquent accounts, negotiated settlements, restructurings, field collections, legal recoveries, and written-off loan recoveries.
- Coordinate litigation, debt recovery proceedings, asset realization, fraud recoveries, and enforcement actions with the Legal Department and external service providers while ensuring compliance with approved recovery procedures.

- Monitor high-risk accounts and recovery cases, approve settlements within delegated authority, and escalate complex cases where required.

Branch Recovery Supervision and Performance Management

- Provide leadership, guidance, and operational oversight to branch recovery teams through recovery planning, regular performance reviews, recovery meetings, coaching, and field visits.
- Establish and monitor recovery KPIs for Recovery Officers, Branch Managers, and Loan Officers, providing coaching, recommending incentives, and implementing corrective actions to improve performance.
- Identify staffing and capacity gaps and coordinate training and development initiatives to strengthen recovery capabilities across the branch network.

Written-Off Loan Recovery and Third-Party Management

- Develop and implement recovery strategies for written-off loans, fraud-related losses, insurance recoveries, and other bad debts.
- Maintain accurate written-off loan records, monitor recovery progress, reconcile recoveries with Finance, and oversee the performance of Bad Debt Collection Agencies (BDCAs) against agreed targets and service standards.
- Recommend appropriate actions for aged written-off accounts, including restructuring, settlement, legal action, or closure where recovery is no longer economically viable.

Recovery Governance, Reporting and Business Intelligence

- Lead or participate in recovery, portfolio review, Credit Committee, and Risk Committee meetings, presenting recovery performance, portfolio risks, and recommended actions.
- Prepare timely and accurate recovery reports, dashboards, portfolio analyses, and management information with trend analysis and actionable recommendations.
- Leverage data analytics and business intelligence tools to monitor recovery performance, identify high-risk portfolio segments, strengthen collection strategies, and support improvements to credit scoring and early warning systems.

Responsible Collections and Stakeholder Management

- Ensure all recovery activities are conducted ethically, professionally, and in compliance with customer protection policies, regulatory requirements, and approved collection practices.
- Resolve customer complaints fairly while balancing recovery objectives with customer retention through appropriate restructuring and repayment solutions.
- Maintain effective working relationships with internal departments, external recovery partners, legal service providers, regulators, and other stakeholders, representing the Recovery function in relevant initiatives and policy reviews.

Staff Development and Capacity Building

- Lead the recruitment, onboarding, mentoring, training, and performance management of Recovery Officers and recovery support staff.
- Identify competency gaps and deliver continuous development programs in recovery techniques, negotiation, legal recovery procedures, and ethical debt collection practices to build a high-performing recovery team.

QUALIFICATIONS AND EXPERIENCE

- Educational and Professional Qualifications
- Bachelor's Degree in Finance, Accounting, Economics, Business Administration, Banking, Risk Management, Commerce, Statistics, Law, or Mathematics from a recognized university.
- A Master's Degree in a relevant field, such as Finance, Business Administration, Risk Management, or a related discipline, will be considered an added advantage.
- Possession of one or more of the following professional qualifications will be considered an added advantage: Certified Risk Management Professional (CRMP), Certified Credit Professional (CCP), Association of Chartered Certified Accountants (ACCA), Certified Public Accountant (CPA Rwanda), Chartered Banker (CB), Certified Fraud Examiner (CFE), Professional Legal or Paralegal Qualification

Working Experience

- Minimum 5–7 years of relevant experience in banking, microfinance, or other financial services institutions.
- Minimum 3 years of experience in loan recovery, collections, debt management, or a related function.
- Minimum 2 years of experience in a supervisory or managerial role.
- Demonstrated experience managing large and complex loan portfolios.
- Proven experience coordinating legal recovery, litigation, and enforcement processes.
- Proficiency in core banking systems, Credit Reference Bureau (CRB) reporting, and recovery reporting tools.

CORE COMPETENCIES

The ideal candidate should demonstrate:

- Strong expertise in credit risk management, loan recovery, collections, and portfolio management.
- Sound knowledge of financial analysis, data analytics, reporting, and core banking systems, including Credit Reference Bureau (CRB) reporting.
- Excellent leadership, decision-making, and problem-solving skills, with the ability to deliver results in a dynamic environment.
- Strong negotiation, communication, and stakeholder management skills, with the ability to build and maintain effective relationships.
- High levels of integrity, accountability, resilience, customer focus, and attention to detail.

Job location

Kigali, Rwanda

Application process

Interested candidates should submit their resume and cover letter to asarecruitment@asarwanda.rw with subject line mentioning **Recovery Manager.** Submission of Application should be before **15th August 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.

ASA International (Rwanda) Plc
ASA INTERNATIONAL
TIN: 103495622
PO Box: 1767 KIGALI-RWANDA
Head Office

Christian Salifou
Chief Executive Officer