

A photograph of two women in a market stall. The woman on the left is wearing a red and white striped shirt and is smiling while looking at a smartphone held by the woman on the right. The woman on the right is wearing a red beanie and a light blue shirt, also smiling. They are standing in front of a stall filled with various fruits, including mangoes and avocados.

Career at ASA International Kenya Limited

Position: Loan Officer, ASA International Kenya Limited “ASA Kenya”

Who we are

ASA International is one of the world’s largest and fastest growing international microfinance banking institutions offering socially responsible loans to underbanked, low-income female micro-entrepreneurs in Asia and Africa (“ASA International” or the “Group”). ASA International promotes financial inclusion and has successfully shown that access to financial services helps to reduce poverty and promotes social-economic progress for its predominantly female client base. ASA International has a premium listing on the main market of the London Stock Exchange and serves close to 2.3 million customers across 13 countries in Asia and Africa. It has corporate head offices in Amsterdam, the Netherlands as well as in Dhaka, Bangladesh.

ASA International provides small loans ranging from USD 250 to USD 2,000. Almost all customers are women that run small businesses, from small shops, restaurants, sewing businesses, to various trading activities and cottage industries. Increasing financial inclusion and promoting social and economic development of our clients and their communities is at the heart of ASA International’s mission.

ASA International Kenya Limited “ASA Kenya” is one of ASA International’s subsidiaries. ASA Kenya is a for-profit, non-deposit taking lending company duly registered under Kenyan law. ASA International Kenya Limited commenced its operations in 2013 and currently has branch presence in 40 out of 47 Counties in Kenya.

Job profile

A Loan Officer shall be responsible for evaluating, approving, and managing loans to individuals and small businesses, often in low-income or underserved communities. The role entails direct client interaction, financial analysis, and field visits to ensure responsible lending and timely repayment.

Loan Officer Responsibilities

- ▶ Complete the formation of groups in a new area within a maximum of 6 to 7 months of joining.
- ▶ Manage all activities for 15 to 20 women’s groups, each comprising 15 to 30 members, with a total of 350 to 400 borrowers, or as directed by management.
- ▶ Oversee meetings for 3 to 4 women’s groups daily, five days a week (excluding Saturdays and Sundays), and collect weekly savings and installments according to the set rates and guidelines.

- Take immediate action to recover installments when a member reports difficulty in repayment due to a special reason—this may include staying at the borrower's home until recovery or arbitration. Notify the Branch Manager (BM) immediately of any default.
- Prepare and submit a half-yearly credit disbursement plan for the organized groups to the BM in advance.
- Process loan disbursements in line with established procedures and be accountable for any irregularities.
- Follow up and ensure that clients utilize loans properly after disbursement.
- Accurately maintain all credit account forms and registers daily, and avoid making alterations, corrections, or using white ink on account-related records.
- Promptly ensure deposit of all collected credit installments and service fees into the branch account; **holding cash is strictly prohibited and considered a punishable offense.**
- Accurately complete loan application forms and daily realizable/realized information sheets.
- Enter necessary data into AMBS on a daily basis.
- Undertake motivational activities and initiatives to help maintain strong client loyalty and morale towards the organization.
- Carry out any special duties assigned by the supervisor in the interest of the organization.

Core competencies

- Self-starter, proactive, and decisive.
- Analytical and problem-solving skills, with a keen eye for detail.
- Bi-lateral communication skills.
- Adaptability and flexibility skills.
- Team player who continuously improves self and the people around him/ her.

Education and Experience:

- A relevant diploma or university degree.
- Proficiency in Microsoft Excel and Microsoft Power Point.
- Prior experience in a lending environment.
- Able to meet set targets within the time frame.
- Very strong attention to details and good follow through.
- Unrelenting perseverance, personal integrity, and critical thinking skills.
- Excellent verbal and written communication.

Reporting line

The Loan Officer shall report directly to the Branch Manager.

Salary

This position offers a competitive salary and comprehensive benefits package.

If you feel you are the right match for the above-mentioned position, submit your application through this link: <https://forms.office.com/r/unXDbLBWsu>

Application deadline: 25th July, 2025



Please Note: due to a number of applications we that receive; only shortlisted candidates will be contacted.

We stand for inclusion & diversity. Therefore, we warmly encourage everyone to apply, regardless of gender, background, ethnicity, age, religion, etc. Qualified women are particularly encouraged to apply for this position.