



Career at ASA International

Position: Business Development Manager

Grade: Management

Reports to: CEO

Direct reports: None initially

Location: Nairobi, Kenya

WHO WE ARE

ASA International is one of the world's largest and fastest-growing international microfinance institutions, with a premium listing on the London Stock Exchange. We operate across 13 countries in Asia and Africa, providing socially responsible financial services to underbanked, low-income entrepreneurs, the majority of them women.

We are in the midst of a strategic and digital transformation program, modernizing our systems, data infrastructure, and ways of working to build the next generation of inclusive financial services. Our renewed leadership team is driving this change with a clear focus on growth, professionalism, and disciplined execution.

ASA International combines the social impact of microfinance with the governance, technology, and ambition of a listed commercial bank. We are building a culture that values innovation, accountability, and excellence, attracting leaders who want to shape a modern, scalable, and data-driven financial institution.

JOB PURPOSE

The Business Development Manager is responsible for driving **ASA International Kenya Ltd's growth and sustainability** through strategic partnerships, market expansion, and innovative financial solutions tailored to the needs of microfinance clients. The role will focus on identifying and pursuing business opportunities, enhancing the organization's competitive position, and ensuring the design of products and services that align with the company's mission of promoting financial inclusion among underserved communities.

KEY RESPONSIBILITIES

1. Business Growth and Strategy

- Analyze market trends and competitor activities to identify new opportunities for ASA Kenya.
- Develop and implement revenue growth plans aligned with company goals.
- In collaboration with Operation team, ensure the Non-Performing Loan (NPL) ratio remains below 5%.
- Support the operations team in coming up with strategies on recovery process of Small Business Loans (SBL).
- Collaborate with management to determine cost-effective approaches to pursue new business opportunities.
- Maintain in-depth knowledge of business development practices, marketing trends, prospective clients, and the Kenyan microfinance sector.

2. Partnership Development

- Build and maintain strategic relationships with key stakeholders, including regulators, government bodies, financial partners, and community organizations.
- Collaborate with stakeholders to design and implement joint initiatives that benefit ASA clients and the company.
- Identify and explore new markets across Kenya to expand ASA's footprint.
- Develop strategies to enhance ASA's market share and customer penetration in targeted areas.

3. Product Development, Technology Assessment, and Optimization

- Work with Operations, and IT teams to design and launch innovative financial products and services for low-income entrepreneurs.
- Ensure all products meet client needs while adhering to regulatory requirements and ASA policies.
- Provide market insights to guide product development and competitive positioning.
- Assess technological needs and recommend digital solutions to improve efficiency, client service, and operational effectiveness.

4. Marketing and Advertising Strategy

- Develop and oversee marketing campaigns to promote ASA Kenya's services.
- Manage a sales pipeline and drive performance in SBL and SME segments.
- Develop business and marketing plans in collaboration with internal teams to achieve revenue goals.
- Support ASA Kenya's branding and communication initiatives, including media relations, advertising, and digital presence.
- Conduct market research to identify new business opportunities for SMEs.
- Prepare and manage the annual marketing budget, ensuring cost-effectiveness.

5. Team Leadership and Capacity Building

- Provide continuous feedback and opportunities for professional growth.

- Train and mentor Loan Officers (LOs) and Branch Managers (BMs) at least twice a month to improve productivity and client service delivery.

6. Customer Relationship Management

- Develop strategies to increase client retention and enhance customer value.
- Gather and analyze client feedback to improve products and services.
- Train field teams on customer relationship management to strengthen client loyalty.
- Supervise the client relationship management database to optimize customer interactions.

7. Compliance and Risk Management

- Ensure all business development initiatives comply with Kenya's financial regulations and ASA International policies.
- Identify potential risks in expansion and growth activities and propose mitigation measures.

8. Performance Monitoring and Reporting

- Set and monitor Key Performance Indicators (KPIs) for business development initiatives.
- Prepare weekly, monthly, and quarterly reports on progress.
- Conduct impact assessments to evaluate effectiveness of business development programs.
- Visit at least 4 branches monthly, prioritizing SBL portfolio reviews, and ensure nationwide branch coverage within 10 months.
- Coordinate and monitor the activities of Loan Officers (LOs).
- Perform any other duties as assigned by management.

Key Deliverables

- A comprehensive annual business development strategy and roadmap.
- Regular monthly and quarterly performance reports.
- Established strategic partnerships to support business objectives.
- Growth in client base, loan portfolio, and revenue from financial products.
- Improved client satisfaction and reduced portfolio at risk.

Customer Care Responsibilities

- Ensure compliance with ASA Kenya's customer care standards across all branches.
- Address client complaints promptly and effectively.
- Promote a customer-first culture within the business development and operations teams.

Quality Improvement Responsibilities

- Drive business growth by expanding client outreach, improving loan portfolio quality, and increasing profitability.
- Support initiatives to reduce overdue loans and bad debts.
- Contribute to improving branch-level efficiency and overall network performance.

General Responsibilities

- Uphold ASA International Kenya's core values and ethical standards.
- Foster effective communication and teamwork within and across departments.

- Promote a quality-driven culture and ensure compliance with operational policies.
- Perform any other professional activities assigned by management.

QUALIFICATIONS, EXPERIENCE & SKILLS

- Bachelor's degree in a business-related field from a recognized institution.
- Minimum of five (5) years Banking Experience, three (3) of which MUST be in microfinance/banking industry with a proven track record of driving growth and success.
- Knowledge in Sales and Marketing, credit risk management, credit lending, as well as relevant experience in the Banking sector will be an added advantage.
- Proficiency in computers is mandatory.
- Ability to analyze and interpret financial statements
- Clear understanding of microfinance/banking industry is an added advantage.
- Good interpersonal & communication skills with excellent customer service.
- A team player with the drive to improve performance.
- Persuasive with strong recognition skills,
- Self-driven and possess the ability to work with minimum supervision
- Ability to work independently under minimum supervision.

Interested candidates should submit their resume and cover letter to careers@asa-ke.com.

Please include **"Business Development Manager"** in the subject line of the email.

Only shortlisted candidates will be contacted for further evaluation.

Application Deadline: 18th December 2025.

- **Data Collection:** ASA International Kenya collects and processes personal data provided by candidates solely for recruitment and employment purposes. This includes information submitted through application forms, resumes, cover letters, and any other documents or communication channels used during the recruitment process.
- Your personal data will be treated as confidential and will only be accessible to authorized personnel involved in the recruitment process. ASA International Kenya will not share your information with any third parties outside the organization without your explicit consent, unless required by law.
- By submitting your application for employment, you consent to the collection, processing, and use of your personal data in accordance with the terms outlined in the above disclaimer.

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.