



Career at ASA Microfinance SL Ltd

Position: Loan Officer

Reports to: Branch Manager

Location: Branches within Sierra Leone

About us

ASA International is one of the world's largest and fastest growing international microfinance institutions offering socially responsible loans to underbanked, low-income female micro-entrepreneurs in Asia and Africa ("ASA International" or the "Group"). By expanding access to financial services, the Group supports poverty reduction and fosters socio-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 2.4 million customers across 13 countries in Asia and Africa. It has corporate head offices in Amsterdam, the Netherlands as well as in Dhaka, Bangladesh.

The Group offers Small Loans and Medium Enterprise Loans to women running a wide range of small businesses from shops and restaurants to tailoring, trading activities, and cottage industries. Advancing financial inclusion and empowering women and their communities is central to ASA International's mission.

Position Overview

ASA Microfinance Sierra Leone Limited seeks a loan officer to enhance the management of its loan portfolio and to achieve its goal. Therefore, ASA Microfinance (SL) Ltd is seeking application from suitable qualified Sierra Leoneans for the position of **Loan Officer**.

The loan officer acts as a financial bridge between ASA Microfinance SL Ltd and a borrower, evaluating applications to recommend the approval of personal, business, or medium enterprises loans. The Loan Officer ("LO") guide clients through the application process while balancing the borrower's needs with the ASA's risk tolerance.

Key Responsibilities

A. Client Acquisition

- Identify potential areas to select target clients and market ASA microfinance products to those areas for onboarding.
- Guide clients through the application process while balancing the borrower's needs with the institution's risk limits.

- Identify and engage potential customer to explain loan options, selecting package that align with the nature of the business of customer.
- Client Advisory & Sales: Meet with customers to explain loan options, interest rates, and repayment terms.
- Actively market ASA Microfinance Sierra Leone Limited services to generate new business and retain existing customers.
- Financial Analysis: Collect and verify financial documents to assess the borrower's creditworthiness and ability to repay the debt.
- Underwriting & Compliance: Structure loan files, ensuring the application complies with policy/procedures before presenting file for approvals.
- Ensure disbursement of funds is only done after completion of documentation and appropriate approvals have been made.
- Facilitate and enforce collections, making sure the collection is done on the date as per the loan agreement without any overdue.
- Uphold organization's mission, vision and objectives and follow policies set for better management of the operation.

B. Governance, Filing and Documentation

- Ensure all loan documents are adequately completed and approved.
- Ensure completed documents and copies of verified documents are properly filed.
- Immediately report all suspicious activities to Risk and Compliance department.
- Drive strict adherence to regulatory requirements, and compliance to polices.
- Maintain ethical standards to ensure consumer protection and financial stability.
- At all times be open, transparent and respectful to customers and colleagues.

Qualifications & Experience

- Certificate or diploma in any of the Social Sciences.
- Bachelor's degree in any of the social sciences would be an added advantage
- Experience in financial services, or microfinance institutions strongly preferred.
- Excellent communication and stakeholder management skills.
- High level of integrity, discretion, and professionalism.
- Strong organizational and documentation management skills.

Application Instructions

Interested candidates should submit their resume and cover letter to louisa.hrm@asasltd.com

Please include "Loan Officer" in the subject line of the email.

Only shortlisted candidates will be contacted for further evaluation:

Application Deadline: 30th of June 2026

We stand for diversity and inclusion. Therefore, we warmly encourage everyone to apply, regardless of gender, background, ethnicity, religion, etc.