

Job Description

JOB INFORMATION

Job Title	Micro Finance (MF) Loan Officer	Line Manager Title	Micro Finance (MF) Branch Manager
		Department/Office	Micro Finance Program
Grade Level	11	Work Location	Branch

WORK CONTEXT

Micro Finance Program – World Vision Vietnam (MFU) is an independently managed program that promotes transformational development through the provision of micro financial services. MFU was established since 2006.

Micro Finance program’s mission is to foster improvement in the quality of life among the clients in Vietnam by assisting the economically active poor and graduating the moderate and poorest of the poor into entrepreneurial skills. This will be accomplished through a sustainable Micro Finance program that provides access to loans, insurance and savings within program areas. All aspects of the services that MF program delivers are built to lead the development of appropriate models, capacities and systems for Micro enterprise development in Vietnam, resulting in sustainable economic development as part of WVI transformational development ministry throughout Area Program (AP) communities.

MF Program is structured in two management levels: central office in Hanoi and branch office at provincial and/ or regional level. All direct transactions with clients including clients screening, loan processing and loan collection are carried out at communities’ level through a network of local staff.

At present, MF Program is operation in 11 districts in 4 provinces in the north and central of Vietnam.

JOB PURPOSE

As a frontline position, Loan officer works directly with the communities to implement credit activities and ensure the quality of credit management in accordance with the standards and goals of microfinance within the area in charge.

MAJOR RESPONSIBILITIES

% of time	Activity	End Results
20%	<p>CLIENT EXPANSION MARKETING/CLUSTER DEVELOPMENT</p> <ul style="list-style-type: none"> - Carry out client expansion activities, propaganda, advocacy according to the Branch Operation Plan. - Carry out orientation trainings for all new clients, credit groups/clusters established in the communities in accordance with the regulations and guidelines of the microfinance. - Support the Social Performance and Marketing Officer to implement survey/investigation in Branch. - Support the Branch Manager to prepare input data for annual operation plan and budget 	<ul style="list-style-type: none"> - Propaganda, advocacy and client development activities are carried out according to the branch's operation plan. - All new clients receive orientation training, and credit groups in the community are established and strengthened in accordance with the regulations and guidelines of the MFU
50%	<p>LOAN MANAGEMENT</p> <ul style="list-style-type: none"> - Strictly comply with credit regulations/policies - Select clients, review loan, carefully appraise loan before submitting to the Loan Review Board for approval to disburse. - Regularly monitor the loan in groups/cluster to ensure the publicity and transparency - Accurately prepare the monthly loan collection plan of every client, group/cluster within the areas in charge and submit to the Branch Manager for approval - Strictly monitor the loan payment to ensure no overdue debt in accordance with the cash management policy. - Closely check and monitor the loan using purpose of clients by regularly visiting clients before and after disbursement - Keep all records and relevant documents in accordance with the Program regulation. 	<ul style="list-style-type: none"> - Comply with the credit policy of the MFU - Loan applications of clients are completed on time and with ensured quality - Ensure the collection rate as regulations - Clients are fully appraised and the capital is used for the right purpose

	<ul style="list-style-type: none"> - Support other loan officers in case of overdue debt or loan officer's absence - Propose and apply feasible measures to prevent and/or terminate overdue debt (if any) within the areas in charge. 	
20%	<p>MONITORING AND EVALUATION</p> <ul style="list-style-type: none"> - Build a monthly individual plan and get approval from the Branch Manager, contribute to the effective implementation of the Branch's overall plan. - Prepare and update accurately and timely all reports including loan collection plan, report of overdue debt or/and late payment, loan outstanding. - Take part in making monthly/quarterly/annual operation plan - Actively participate in general monitoring/evaluation in Branch 	<ul style="list-style-type: none"> - Work plan is developed and approved by the branch manager - Relevant reports are completed according to regulations with high quality - Comply with relevant regulations/policies such as operation/finance/IT...
10%	<p>OTHER RESPONSIBILITIES</p> <ul style="list-style-type: none"> - Build and maintain a good relationship with all level of local authorities - Support other loan officers in client expansion, group/cluster management and loan management - Support the Branch Manager in market research. - Others as assigned - Take responsibility for personal security, accurately identify and assess the dangers and respond in the most appropriate way; take all good faith efforts to keep other WVV staff and property secure with guidance and instruction as being trained by WVV 	<ul style="list-style-type: none"> - Build and maintain close relationships with clients and local partners. - Timely complete other assigned tasks on time with high quality.

KNOWLEDGE/QUALIFICATIONS FOR THE ROLE

Required Professional Experience	<ul style="list-style-type: none"> - Experience related to this position.
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Required Education, training, license, registration, and certification	<ul style="list-style-type: none"> - At least high school graduation - An intermediate degree or understanding of agriculture, business, community development, finance, accounting 				
Preferred Knowledge and Qualifications	<ul style="list-style-type: none"> - Ability to prepare plan and manage financial issues; - Good verbal communication - Computer skills: Power Point and Internet - Be committed to work with the poor and have customer service-oriented mindset; - Active, adaptable and having team spirit - Assertive, creative, patient and being integrity - Honest, enthusiastic and inquisitive - Willingness to support articulate and demonstrate World Vision's core values in meaningful ways to children and communities. 				
Travel and/or Work Environment Requirement	<ul style="list-style-type: none"> - Regular field visits are expected in branch's area (80% of working time) - Work in a team environment with great diversity 	Physical Requirements	<ul style="list-style-type: none"> - Satisfactory pre-employment medical report verified by medical doctors from licensed hospitals 	Language Requirements	Vietnamese: Fluent English: Basic
KEY WORKING RELATIONSHIPS					
Contact (within WV or outside WV)	Reason for contact			Frequency of contact	
Branch Manager	To get overall guidance and approval			Daily	
Branch staff	Mutual support and cooperate			Daily	

AP Officers	Integrate	Upon request
Clients and cluster leaders	Implement	Daily
Local partners		Upon request

DECISION MAKING

As per the level of authorities of WV Vietnam and within MFU's Policies and Guidelines

CORE COMPETENCIES

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|---|--|---|--|
| <input type="checkbox"/> Be Safe and Resilient | <input type="checkbox"/> Build Relationships | <input checked="" type="checkbox"/> Learn and Develop | <input type="checkbox"/> Partner and Collaborate |
| <input checked="" type="checkbox"/> Deliver Results | <input checked="" type="checkbox"/> Be Accountable | <input type="checkbox"/> Improve and Innovate | <input type="checkbox"/> Embrace Change |

For Management positions only

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| <input type="checkbox"/> Model Self-Management | <input type="checkbox"/> Engage, Influence, Lead and Grow Others | <input type="checkbox"/> Run an Effective and Agile Organisation | <input type="checkbox"/> Develop the Organisation for the Future |
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APPROVALS

Line Manager:	Approval Date: Click or tap to enter a date.
Matrix Manager:	Approval Date: Click or tap to enter a date.
Department Heads:	Approval Date: Click or tap to enter a date.
P&C Director:	Approval Date: Click or tap to enter a date.