

WE'RE HIRING

AMK Microfinance Institution is one of Cambodia's leading microfinance institutions, with coverage all over the country. AMK employs over 3,700 staff serving almost 1,000,000 clients in nearly 13,000 villages across Cambodia, 91% of all villages. We are looking for a talented and committed individual to join our diversified team, and offering attractive career prospects across branches and departments of our business.

A job at AMK is more than just a paycheck - we support our employees in their development and growth and help them explore their unique strengths.

Job Title	:	Agricultural Lending Manager (01 Post)
Report to	:	Chief Retail Business Officer
Location	:	Head Office
Closing Date	:	March 20, 2023

Job Responsibilities:

- ▶ Implement sale target and action plans to attain expected result and quality
- ▶ Build good relationship to all stakeholder in the projects in order to create lending opportunity and other non-financial service.
- ▶ Conduct evaluation agricultural association's profile to understand all activity, governance structure and business in order to prepare priority list for lending.
- ▶ Develop and update of crop profiles by province as well as other similar risk management tool.
- ▶ Evaluate risks of agricultural lending and recommend mitigation strategy to supervisor.
- ▶ Write and analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans and defines payment schedules.
- ▶ Ensure that clients are well selected, all applications are well assessed before submitting for approval, good customer services are delivered, and portfolio quality is well managed
- ▶ Recommend revision of related lending policy and process to product committee to improve the gap.
- ▶ Regularly client visit to verify on loan utilization, repayment capacity and other conditions after disbursement.
- ▶ Handle customer complaints and takes appropriate action to resolve them.
- ▶ Other tasks will be assigned by supervisor.

Qualification and Experiences:

- ▶ Bachelor's degree in business administration (banking, finance, accounting, economics, or agronomy).
- ▶ Three-year experiences in credit sale and agricultural lending in microfinance and banking industry.
- ▶ One-year experiences in supervisory or managerial positions.
- ▶ High energy individual who can motivate staff and create business momentum
- ▶ Understand value chain and supply chain activities for agricultural product
- ▶ Good communication skills in English and Khmer (written and spoken)
- ▶ Ability to work with cross functional teams
- ▶ Ability to manage multiple high priority projects
- ▶ Proven record of successful project delivery
- ▶ Strong conceptualization and analytical skills
- ▶ Honesty and excellent interpersonal skills
- ▶ Willing to travel extensively

Benefits

<ul style="list-style-type: none">▶ AMK provides a competitive salary package to the employees▶ Salary increment rate every year▶ Khmer new year bonus (100%)▶ Phchum Ben bonus (50%)▶ Retirement bonus (300%)▶ AMK Pension fund (Up to 84%)▶ Retention bonus (Up to 200%)▶ Seniority payment (Backward & Forward)▶ Incentive (no cap base on performance)▶ Uniform allowance▶ Phone allowance	<ul style="list-style-type: none">▶ Moto rental allowance▶ Medical insurance including dependent (100% no limit) plus oversea treatment for staff▶ Accident insurance 24/7days▶ Birth delivery package (up to 2,400,000)▶ Staff loan (lower rate at 2%)▶ Annual leave 18 days per year▶ Paid Sick leave & maternity leave (up to 6 months)▶ Capacity development and opportunity to promote per job requirement▶ Working condition in accordance to the Cambodian Labor Law
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Interested candidates should apply by sending a CV and a cover letter to: AMK branch and sub-branch offices or Head Office, Building 285, Yothapol Khemarak Phoumin Blvd. (271), Sk. Tomnub Tuek, Kh.Boeng Keng Kang, Phnom Penh, Cambodia or E-mail: job@amkcambodia.com

Attachments:

- A copy of obtained certificates or confirm letter by the University
- A copy of national identification, family book, and certificate of birth
- For additional information, please contact at Tel: (023) 993 062 / (023) 224 763 or visiting website: www.amkcambodia.com
- AMK is an equal opportunity employment. Qualified women and persons with disabilities are encouraged to apply.