

# 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** : Relationship Manager, Non Credit ( 1 Post )  
**Report To** : Branch Manager  
**Location** : Phnom Penh Branch  
**Closing Date** : March 31,2023

## Position Summary:

Relationship Manager, Non-credit shall lead the non-credit sales team to selling AMK's non-credit services and Products although he/she shall give referrals to credit sales team to achieve crossed-selling for interests of the company. He/she shall ensure that performance objectives of each of his subordinates are met.

## Job Responsibilities:

- ▶ Implement sales target and action plans to achieve expected productivity and quality.
- ▶ Assist branch manager to distribute sales targets to sales team members and engage them to deliver outstanding performance for their own and high profitability for the branch.
- ▶ Implement the company's strategies to penetrate markets in the operational areas.
- ▶ Ensure that the right clients are selected, all applications are well reviewed before approving, good customer services are delivered, and portfolio is well monitored.
- ▶ Help sales team build and maintain close relationships with prospects and clients,
- ▶ Ensure that the branch has enough facilities, adequate number of non-credit salespeople and those employees are well trained, and all processes are in place to perform services for customers.
- ▶ Oversee overall performance and the quality of customer service the salespeople delivered to ensure customer satisfaction. Take remedial actions if weakness or issue is found.
- ▶ Ensure that all AMK customers get aware of all the channels made available to them so as to promote cross-sales and repeated business.
- ▶ Lead team members to solving related operational issues and problems on the ground.
- ▶ Work with branch manager to conduct annual appraisal and ensure that subordinates' strength and weakness are well identified and improved.
- ▶ Pinpoint business opportunities in existing and new operational areas and bring forward to branch manager.
- ▶ Help branch manager observe market trends to better understand competition and to identify threats.
- ▶ Lead salespeople to implementing all marketing activities such as promotional campaigns, new product rollouts, and so on.
- ▶ Report about problems or issues regarding such operational materials as policies, procedures, etc., and questions or concerns raised by subordinates to the branch manager.
- ▶ Report the information about changes market competition.
- ▶ Report summarized information on some regular basis (weekly, monthly, or whatever) in terms of any activity or results.
- ▶ Ensure good working environment at workplace, subordinates have good relationship with one another and a good liaison with other stakeholders.

## Qualification and Experiences:

- ▶ Bachelor's degree in business administration (banking, finance, accounting, economics, or marketing)
- ▶ Three-year experiences in sales and operations management in microfinance and banking industry
- ▶ Two-years experiences in supervisory or managerial positions.
- ▶ Ability to critically analyze market which includes the competitor, economic and social environment.
- ▶ Ability to effectively manage data and information related to the job including tracking, analyzing, reporting, and following compliance on time.
- ▶ Ability to identify complex problems and review related information to develop and evaluate options and implement solutions.
- ▶ Knowledge of economic principles and practices, microfinance and banking markets.
- ▶ Knowledge of principles and methods for showing, promoting, and selling products and services. This includes marketing strategy and tactics, product demonstration, sales techniques, and sales control system.
- ▶ Problem solving skill and negotiation skill.
- ▶ Good interpersonal skill.
- ▶ Knowledge of English language so as to be capable of communicating with supervisor and customers.
- ▶ Ability to use related software/computer programs to produce efficient results for tasks assigned and to process customer information.

## Benefits

<ul style="list-style-type: none"><li>▶ AMK provides a competitive salary package to the employees</li><li>▶ Salary increment rate every year</li><li>▶ Khmer new year bonus (100%)</li><li>▶ Phchum Ben bonus (50%)</li><li>▶ Retirement bonus (300%)</li><li>▶ AMK Pension fund (Up to 84%)</li><li>▶ Retention bonus (Up to 200%)</li><li>▶ Seniority payment (Backward &amp; Forward)</li><li>▶ Incentive (no cap base on performance)</li><li>▶ Uniform allowance</li><li>▶ Phone allowance</li></ul>	<ul style="list-style-type: none"><li>▶ Moto rental allowance</li><li>▶ Medical insurance including dependent (100% no limit) plus oversea treatment for staff</li><li>▶ Accident insurance 24/7days</li><li>▶ Birth delivery package (up to 2,400,000)</li><li>▶ Staff loan (lower rate at 2%)</li><li>▶ Annual leave 18 days per year</li><li>▶ Paid Sick leave &amp; maternity leave (up to 6 months)</li><li>▶ Capacity development and opportunity to promote per job requirement</li><li>▶ Working condition in accordance to the Cambodian Labor Law</li></ul>
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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](mailto: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](http://www.amkcambodia.com)
- AMK is an equal opportunity employment. Qualified women and persons with disabilities are encouraged to apply.