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CHOKCHEY MICROFINANCE PLC

JOB DESCRIPTION

POSITION	DUTY STATION	REPORTING TO
NPL Management Unit Manager	Head Office	Director of Strategic Planning and Credit Portfolio Department

I- JOB PURPOSE:

Report to Head of Strategic Planning & Credit Portfolio Department, NPL Management Unit Manager will be responsible for monitoring, controlling, and reviewing branches performance of NPL, and ensure that credit policies and procedures are followed and Non-Performance Loan/Loan Written off collection on time.

II- EXPECTED RESULTS:

- Controlling and reviewing branches performance of Overdue Loan, especially NPL
- Ensure that credit policies and procedures are followed and Non-Performance
- Collection Loan/Loan Written off on time
- Prepare Overdue Loan report for Management.
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III- DUTIES & RESPONSIBILITIES:

- Set annual loans which NPL/LWO for the collection plans,
- Set the strategic plan to control NPL
- Follow up some weakness of Branch after issue the instruction and comparison for good performance,
- Provide recommendation to Branch staff to solve overdue loan with efficiency,
- Review all NPL loan document to make sure compliance by credit policy,
- Set strategies to collect NPL and LWO,
- Review NPL and LWO reports from branches to ensure that all NPL & LWO clients has been solved and collected by staff,
- Check and follow up all overdue loan everyday by branches,
- Evaluate loan portfolio quality to identify the areas of increasing if PAR increased,
- Develop and update tools to monitor NPL & LWO management of Branches,
- Assist to support branches which increase NPL and collection,
- Submit report of finding and propose corrective actions or strategies to Head of Credit Department to reduce and prevent portfolio quality and increase LWO collection,
- Take actions outside the court system,
- Take actions through the court system,
- Advise BMs on legal action processes,
- Other tasks assigned by line manager.

IV- QUALIFICATIONS:

- A minimum bachelor's degree in business administration.
- At least three years of financial management experience in the micro-finance sector.
- Experience managing microfinance operations, ideally in a BTL and/or branch manager role at CCF or another Cambodian MFI
- Good analytical and problem-solving skills.
- Excellent communication and presentation skills.
- Staff supervision, training/coaching and management experience.
- Good written and spoken English, communication and interpersonal skills.
- High motivation and ability to work with limited supervision.
- Good computing skills (i.e. Microsoft Office) and good understanding and working experience of MIS for micro-finance.
- Fully committed to CHOKCHEY's vision, mission, culture, and values
- Demonstrate high level of ethical behavior and trust worthiness
- Ability to work under pressure and highly self-motivated