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VACANCY ANNOUNCEMENT

CHAMROEUN is a leading Cambodian social microfinance institution working to achieve positive and lasting changes in the livelihoods of economically active poor families by providing a wide range of responsible microfinance and complementary socio-economic services in a socially responsible manner. As of today, Chamroeun is standing in grade 11th among all microfinance institutions in Cambodia in terms of active borrowers with 25 service points in 16 provinces across the country. As of 30th November 2016, Chamroeun employed 340 full time staff.

Position	Report to	Location	Closing date
Loan Recovery Officer (5 posts)	Branch Manager	Banteay Meanchey, Kampong Speu, Kadal, Takeo, and Kampong Cham	28 February 2017

ROLES AND RESPONSIBILITIES:

- Identify and analyze the main roots causing loan accounts to fall overdue and set recovery target, priority, and strategies to effectively solve those overdue loan accounts;
- Manage and control all matters related to the delinquent loan accounts and regularly and constantly execute collections from those delinquent loan accounts based on the recovery policies and procedures;
- Ensure that the appropriate actions are taken towards the objectives to fully recover the overdue amounts;
- Monitor the overdue accounts on daily basis in the allocated queues and priorities with the effective use and analysis on recovery system and reports;
- Meet with various partners/clients in difficult situations to negotiate settlements of charged off loans and submit appropriate recovery documentation with the obtained appropriate approvals from the authorized management;
- Facilitate collection activities through effective relationship with branch staff and management, responsible provincial office, and concerned departments as well as local authorities and the regulated governmental bodies.
- Prepare regular reports on status of collections and home/business visits to the responsible overdue loan partners/clients to related line supervisors on daily, weekly, monthly, quarterly, and yearly basis;
- Report progress on the legal process if any legal proceeding is engaged;

QUALIFICATION

- Bachelor degree in law, finance and banking, accounting, business, and or related fields;
- At least one year experience in micro-finance sector; knowledge in handling MFI's operations and credit activities
- Fair knowledge of English language;
- Computer literacy; MS office, MS outlook, internet, and emails;
- Have a good interpersonal and communication skill, team work, independent, conflict management and resolution, and result-oriented; ability to work without supervision and under pressure;
- Ability to appropriately and effectively solve the problem by showing good problem solving and negotiation skill with all levels and various situations; good interpersonal and communication.
- Be high integrity, accountability, and commitment with strong compassion towards working with the poor and the institution with strong social mission;
- Be highly committed to work under pressure and be willing to frequently travel from place to place across the provinces/cities to chase up the migrated overdue loan partners/clients;
- Demonstrate sound professional ethics and integrity;

BENEFITS AND REMUNERATION

CHAMROEUN offers candidates a competitive salary based on competency, experiences, and scope of work. We also provide annual salary increase based on annual performance and inflation, 13th month salary for Khmer New Year, healthcare program, life and accident 24-hour insurance and other benefits.

HOW TO APPLY

Interested and merit applicants meeting the above requirements should submit cover letter and CV with current photo, a copy of previous employment recommendation, family or residence book, ID card, or certificate of birth, any diplomas or certificates to Chamroeun's Head Office located at 425, Street 271, Sangkat Toul Tumpoung II, Khan Chamkar morn, Phnom Penh, Cambodia or via email: job@chamroeun.com. For further details Job Description please kindly to visit the website: www.chamroeun.com.

CHAMROEUN is an Equal Opportunity Employer. Qualified women and disabled people are strongly encouraged to apply, and only shortlisted candidates will be contacted for interview. The candidate's application will not be returned.