

## TERMS OF REFERENCE (TOR)

**Post:** Business Support Specialist (Senior Officer/Officer)  
**Vacancies:** 05  
**Post Type:** Full time  
**Department:** Loan Application Support Department  
**Reporting to:** Manager – Loan Application Support

### Key Tasks, Responsibilities and Deliverables:

- Respond to customer inquiries relating to loan products, business proposals, and business opportunities and offer solutions.
- Pre-evaluate the commercial viability of loan proposals by analyzing the business model, identifying strengths, weaknesses, risks and understanding the revenue models, management capability, as well as the corporate structure of the business.
- Assess and review the feasibility of business proposals, financial statements, budgets, and forecasts by comparing them with internal and external information and market trends and providing recommendations on financial feasibility and mitigations.
- Analyze the operational and financial requirements of applicants to provide financial advice to customers.
- Provide consulting services to businesses that approach LASU and make recommendations accordingly.
- Offer general services of business plan in all areas such as information technologies, human resources, production, project financing, or marketing and to help make a business plan better through addressing problems and recommending solutions.
- Involve in the development and delivery of customer awareness/training programs suited to meet the needs of customers.
- Maintain professional relationships with local organizations, businesses and individuals and representatives of government, business, and industry concerning economic development and participating in such activities.
- Work with relevant departments in developing strategies for improving products and services.
- Provide support on ad hoc requests as required by the Management.

### Requirements and Qualifications:

- MQA level 7 or 8 qualifications in Business/ Economics /Finance/Banking. Or,
- MQA level 5 or 6 qualifications in Business/ Economics /Finance/Banking **with** a Minimum of 01 year experience in a relevant field.

### **Other Competencies required:**

- Strong analytical, problem-solving, and decision-making skills with the ability to adapt to change.
- Excellent interpersonal and communication skills.
- Proficiency in using Microsoft Office applications.
- Should be able to independently draft and type letters, internal memo's etc. both in Dhivehi and English Language.
- Familiarity with trade, economic development, and development of private sector in the Maldives.
- Experience in the banking or financial services industry would be an added advantage.

### **Remuneration Package:**

- Gross pay between MVR 14,500 – MVR 20,500 depending on the Qualification and Experience.

### **Other benefits:**

- Health Insurance as per company policy
- Training and development opportunities

### **Working Hours:**

- The selected applicant will be required to work from 0800 to 1600 on weekdays. s

### **Documents required with the job application:**

- Complete and up-to-date Curriculum Vitae (CV).
- Copy of National Identity Card.
- Copies of academic certificates with transcripts. **(All international certificates must be accredited by MQA).**
- Reference letters from current/ previous employers certifying type of employment, job roles, and service period.
- Recommendation letters from previous supervisors or employers (optional).

### **How to Apply:**

- Required documents should be submitted using the link <https://sdfcmv.aidaform.com/job-application-form-business-support-specialist-officer-senior> before **25<sup>th</sup> September 2023, 14:00hours.**

### **Important notes to applicants:**

- Incomplete applications will not be accepted.
- Applications should be submitted only via the given link; applications will not be accepted via email.
- Only short-listed candidates will be notified for the interview.

For inquiries, please contact us on weekdays between 9:00 am to 14:00pm via phone 3026016 / 3026018 or email to [careers@sdfc.mv](mailto:careers@sdfc.mv)