

## **TERMS OF REFERENCE (TOR)**

**Post:** Assistant Manager-Loan Application Support Unit  
**Vacancies:** 01  
**Post Type:** Full time  
**Reporting to:** Chief Operating Officer

### **Overall Responsibilities**

Responsible in assisting customers to assess feasibility of loan proposals and provides financial advice and recommendations. Collecting data and information of MSMEs to identify areas of strategic importance and provide business advisory support and training/awareness sessions targeted at customers.

### **Key Tasks, Responsibilities and Deliverables:**

- Assist customers to assess feasibility of their, business proposals, financial statements, budgets, and forecasts by reviewing and comparing with internal and external information and market trends.
- Respond to financial inquiries of customers in relation to business proposals and business opportunities.
- Provide financial advice to customers by analyzing operational and financial requirement of applicants.
- Review financial forecasts of customers and advice and make recommendations to customers on financial feasibility and potential mitigations.
- Coordinate with Monitoring and Evaluation Unit for closer monitoring on implementation of financed projects.
- Coordinate with Research and Portfolio Unit in identifying potential new markets and challenges faced by MSMEs.
- Based on the economic profiling surveys, identify the gaps in supply chain and recommend potential businesses for specific areas and markets.
- Identify market linkage opportunities and innovative areas of new product development for MSME market.
- Develop customer awareness sessions based on findings from economic profiling surveys and other relevant data.
- Develop and implement strategic business training plans and materials based on the needs of MSMEs.
- Design and deliver financial literacy tools and resources that can help increase customers' financial literacy levels and confidence.
- Assist, organize, and conduct training/management programs suited to meet the needs of customers.

- Liaise with other training providers to obtain their services to support customer training needs as and when required.
- 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.
- Maintain professional relationships with local organizations, businesses and individuals and representatives of government, business and industry concerning economic development and participate in such activities.
- Work with relevant departments in developing strategies for improving products and services.
- Perform any other duty not listed above assigned by the management.

### **Requirements and Qualifications**

- MQA level 7 qualification in Business/Finance/Economics and minimum 3 years relevant experience.
- Strong analytical, problem-solving and decision-making skills with the ability to adapt to change.
- In-depth knowledge of local business environment and supply chain.
- strong knowledge of the situation for SMEs and access to finance and related challenges.
- Excellent interpersonal and communication skills.
- Excellent computer skills including processing of word documents, spreadsheets & databases.
- 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 22500 – MVR 23500 depending on the Qualification and Experience.

### **Working Hours:**

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

Applications, together with (CV/resume, copy of academic certificates, Copy of National ID card, reference letters from current/previous employers supported by nonrelated referees should be submitted using the link: <https://sdfcmv.aidaform.com/job-application-form-assistant-manager-lasu> before 25<sup>th</sup> March 2021, 14:00hours. Only short-listed candidates will be notified.