

## TERMS OF REFERENCE (TOR)

**Post:** Senior Business Support Specialist  
**Vacancies:** 01  
**Post Type:** Full time  
**Department:** Loan Application Support Department  
**Reporting to:** Deputy Manager – Loan Application Support

### Key Tasks, Responsibilities and Deliverables:

- Respond to customer inquiries relating to the loan products, business proposals, and business opportunities and offer solutions.
- Assist customers to assess the feasibility of their, business proposals, financial statements, budgets, and forecasts by reviewing and comparing with internal and external information and market trends.
- Pre-evaluating the commercial viability of loan proposals by analyzing the business model, identifying strengths, weaknesses, and risks, and understanding the revenue models, management capability, as well as the corporate structure of the business.
- Provide financial advice to customers by analyzing the operational and financial requirements of applicants.
- Review financial forecasts of customers and advice and make recommendations to customers on financial feasibility and potential mitigations.
- Review the work of subordinates by internal arrangements in the department.
- Provide required assistance and support to your subordinates with an approach that enables learning and professional development.
- Provide consulting services to businesses that approach LASU and give recommendations accordingly.
- Provide assistance in identifying the gaps in the supply chain and give recommendations regarding potential businesses for specific areas and markets based on the economic profiling surveys.
- Assist in identifying market linkage opportunities and innovative areas of new product development for the MSME market.
- Assist in developing customer awareness sessions based on findings from economic profiling surveys and other relevant data.
- Assist in developing and implementing strategic business training plans and materials based on the needs of MSMEs.
- Assist in designing and delivering 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.
- Offer general business plan services in all areas such as information technologies, human resources, production, project financing, or marketing and 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.
- Provide support on ad hoc requests as required by the Management.

### **Requirements and Qualifications:**

- MQA level 7 or 8 qualification of Business/Economics/Finance/Banking.
- MQA level 5 or 6 qualification of Business/ Economics /Finance/Banking **with** Minimum 05 years' experience in 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 19,500 – MVR 20,500 depending on the Qualification and Experience.

### **Working Hours:**

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

### **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-seniorbusinesssupportspecialist> before **18<sup>th</sup> May 2022, 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 [hr@sdfc.mv](mailto:hr@sdfc.mv)

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