

# PEOPLE'S CREDIT AND FINANCE CORPORATION

395 Sen. Gil Puyat Makati City

<b>Doc. Title:</b>	Job Description
<b>Position:</b>	<b>Account Officer III</b>
<b>Department/Group:</b>	Accounts Management Group
<b>Reports To:</b>	Team Leader
<b>Supervises:</b>	N/A

## **Basic Functions:**

Under the direction of the Team Leader, the Account Officer III handles account management functions of clients ranging from small to big accounts including special accounts; conducts program marketing, account evaluation, loan packaging, account monitoring and validation; performs capacity-building activities to further develop/ strengthen the organization and its microfinance operation thru systems enhancement, organizational diagnosis, and product development; plans and implements remedial management strategies and activities; manages 6-8 accounts at least 1 of which is classified big account; has a total minimum portfolio of at least P200 Mn.

## **Duties and Responsibilities**

1. Promotes and markets PCFC programs, services, and products to existing as well as potential clients; expands advocacy on microfinance as effective tool for poverty alleviation and business opportunity;
2. Conducts thorough account evaluation, assessment, background investigation; reviews submitted documents; prepares credit analysis reports; and recommends appropriate action for management consideration;
3. Prepares loan agreements and other necessary documents, ensures accuracy of data and completeness of pre-release requirements, responsible for the establishment of updated account/credit files;
4. Performs regular account monitoring and field validation; checks the proper use of PCFC funds and the effective implementation of the microfinance program; provides technical assistance such as strategic planning and systems enhancement to improve/ expand/ extend the depth of microfinance operations of the client;
5. Assesses the over-all operations of the client including its accounting, MIS, personnel, and other internal systems and control; recommends actions for capacity-building, and strategically extends assistance in the implementation of such interventions;

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6. Performs remedial management interventions to assigned special accounts to improve viability of operations, continue microfinance service to end-clients, and/or protect PCFC programs and investments;
7. Regularly appraises the supervisor and management with updates and analysis on account status/ assessment including capacity-building interventions conducted and other significant area developments;
8. Responsible for the building and establishment of a positive PCFC - client relationship to promote sustainable and strategic partnership; Represents PCFC during local conventions, meetings, and other relevant gatherings of sectoral players;
9. Performs such other functions that may be assigned by Management from time to time.

## Minimum Requirements:

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| Education:       | Degree in Accounting, Finance, Economics, or related business course, preferably with masteral units   |
| Experience:      | With at least three (3) years of actual account management experience of small, medium, big, and/or special accounts   |
| Skills/Training: | Account management; financial analysis; credit evaluation; microfinance operations; organizational development; strategic planning; remedial management; presentation skills; business communication and correspondence; computer skills |
| Others:          | Honest, pro-active and output-oriented.  |