

PEOPLE'S CREDIT AND FINANCE CORPORATION

395 Sen. Gil Puyat Makati City

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

Basic Functions:

Under the direction of the Team Leader, the Account Officer I handles account management functions of clients within the small portfolio category; conducts program marketing and promotion, account evaluation, loan packaging, account monitoring and validation; assists MFIs in improving and strengthening its microfinance program thru coaching and training; provides assistance in enhancing other organizational systems/ operations thru review , coaching and strategic planning; manages a total average portfolio within the range of P60-120 Mn; handles 6-8 classified small accounts.

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 coaching and conducting refresher courses to improve and strengthen the MFI's microfinance operations;
5. Assists in the review and evaluation of the client's internal control systems, personnel system of governance, and recommends actions for capacity-building; provides assistance through coaching and strategic planning;

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6. Regularly appraises the supervisor and management with updates and analysis on account status/ assessment including capacity-building interventions conducted and other significant area developments;
7. 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;
8. Performs such other functions that may be assigned by Management from time to time.

Minimum Requirements:

- Education: Degree in Accounting, Finance, Economics, or related business course
- Experience: With—at least one (1) year of actual account management experience of at least small-sized accounts or at least 3 years or relevant experience
- Skills/Training: - Account management; financial analysis; credit evaluation; basic microfinance operations & strategies; systems review and enhancement; strategic planning; presentation skills; business communication and correspondence; computer skills
- Others: Honest, pro-active and output-oriented.

Reviewed by:


JULIA P. VALDEZ
Vice President

Approved by:


EDGAR V. GENEROSO
President and CEO



