

Job Description

Job title	Regional Manager	Location	Ayeyarwaddy Region
Status	Permanent	Working hours	8:30-17:30 (Monday – Friday)
Department	Operations	Contact	HR@the-asgroup.com.mm
Salary	Negotiation	Reporting To	Senior Operation Manager

Summary

The position will report to the Sr Operations Manager. The Regional Manager is responsible for all branch operations within his/her area. S/he will have at least 3 to 5 branches within his/her area with branch managers reporting to him/her. S/he shall oversee the operation activity within the area including setting up branches, meeting the business plan targets, and acting as ASGB representative at the Area level. S/he is responsible to ensure overall Area performance and profitability.

Roles and Responsibilities

- Manage the Branch Managers and hold regular meetings to plan work and to discuss progress;
- Together with HR Recruit and train Branch Managers and other new staff, and provide continuous mentorship
- Regularly review and assess the performance of branch managers, conduct supervision meetings and manage the monthly, quarterly and annual performance assessment process
- Keep branch managers informed of pertinent policies and procedures affecting the office and/or their jobs; creates an atmosphere in which upward communication from employees is encouraged.
- Supervise overall operations in the branches including disbursement and collections management and portfolio monitoring with emphasis on Portfolio quality of her/his area;
- Provide leadership to the branches on the going changes to the delivery methodology, training and roll-out of the new policies and procedures at the branches in his/her area.
- Monitor and ensure adherence to organisational policies, procedures and best practices with respect to client acquisition, loan appraisals, loan disbursements, loan collections, overdue loans and default management, MIS and accounting and client protection;
- Undertake periodic field visits, assessing a sample of loan applications directly;
- Supervise the processing of loan applications and take responsibility for approving all relevant loans as per the operations policies and procedures, based on the strength of the loan application;
- Submit monthly and quarterly financial and narrative reports in a timely manner to the operations manager
- Monitor branch systems and processes and identify potential areas for streamlining and increased efficiency.
- Planning and implementing expansion of operations and outreach, including market assessment; establishing connections and relationships with Regulators and other stakeholders; opening new branches.
- Input to strategic and program planning to ensure sustainable growth while meeting the organization’s profit objectives and social mission.
- Ensure that targets outlined in the Business Plan are achieved. Timely and accurate reporting to Head Office

- Whenever possible, together with the branch manager participates in community affairs to increase the
- Cultivate good relationships with local authorities, other MFIs in the area
Collect industry information from MFI peers in the target areas and analyze competition
- Meet the agreed loan program targets for the Area (e.g. staff trained, the PAR, Portfolio etc).
- Staff planning and recruitment in collaboration with HR
- Provide monthly reports on the market analysis and Area performance report using both quantitative and qualitative data
- Provide quarterly Area plans to allow adequate planning in line with the business plan.
- Conduct regular supervision sessions at the branches.
ASGB visibility and to enhance new and existing business opportunities
Convene branch managers meetings and other relevant meetings as per the Policies and procedures and attend required meetings at the HO.

Job Qualifications and Requirements

- University degree preferably in Accounting, finance, economics or any relevant management course
- Minimum 5 years specific Microfinance experience and 3 years management experience
- Proven team work and leadership skills, and the ability to successfully build and manage a team and mentor staff in order to support their professional development;
- A thorough understanding of microfinance reporting indicators combined with excellent analytical skills and the ability to quickly understand and process operations data
- Organised, systematic and process oriented with good administrative skills;
- The capacity to work under pressure, prioritise multiple tasks and meet deadlines
- Highly developed communication, monitoring and planning skills
- Must be able to make independent decisions when circumstances warrant it
- Ability and willingness travel extensively to the branches and villages of operations in his/her area
- Capacity to understand and be true to ASGB mission and values

Additional information

- Good time management & attendance
- Being honest and responsible in personality
- Developing positive working relationships
- Able to work at both of internal and external.