

PEOPLE'S CREDIT AND FINANCE CORPORATION

395 Sen. Gil Puyat Makati City

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

Basic Functions:

Under the direction of the Team Leader, the Account Officer II handles account management functions of clients ranging from small to medium-sized accounts; conducts program marketing and promotion, 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; manages at least 2 medium-sized accounts and a total average portfolio of P120-200 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-

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building, and strategically extends assistance in the implementation of such interventions;

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, preferably with masteral units

Experience: With at least two (2) years of actual account management experience of small and/ or medium-sized accounts

Skills/Training: Account management; financial analysis; credit evaluation; microfinance operations; organizational development; strategic planning; presentation skills; business communication and correspondence; computer skills

Others: Honest, pro-active and output-oriented.