



Exciting Job Opportunity

Amret provides equal employment opportunity.

We are seeking a young dynamic and talented individual to fill the position of Chief Risk Officer based in Head Office.

About The Company

Amret (<https://www.amret.com.kh>) is a leading microfinance institution established in 1991 that contributes to the economic and social development of Cambodia by providing a wide range of financial services to meet the needs of the large targeted customers. Amret has strong commitment and long-term business strategies to be a leading financial institution in the market by deploying ambitious digital strategies.

Amret belongs to the Advans international group (www.advansgroup.com) a major shareholder and international shareholder (FMO and IFC). The Advans group serves over 750,000 clients, and has expanded its operations in nine countries such as Cambodia, Cameroon, Ivory coast, Democratic Republic of Congo, Ghana, Myanmar, Nigeria, Pakistan, and Tunisia.

Amret has 156 branches, located in 25 cities and provinces in Cambodia, and successfully serves 400,000 customers with around 4,000 highly dedicated employees.

About The Job

◆ Position title	: Chief Risk Officer	◆ Closing date	: 09 February 2019
◆ Report to	: Deputy Chief Executive Officer	◆ Location	: Head Office

Job Summary

The incumbent will be responsible for identifying risks that the company is facing, boosting risk management methodologies and taking lead for enhanced risk defense.

Job Responsibilities

- ◆ Lead the development of risk management tools and methodologies in order to prevent potential risks that might occur in the company
- ◆ Oversee and monitor operational risk by working with all the departments to identify risks and implement prevention measures; manage the Information Security and IT risk agenda
- ◆ Manage the Business Continuity Plan (BCP) to ensure continuity of institutional business activities in the event of unexpected events interrupting operations
- ◆ Lead analysis of credit risk (portfolio at risk, concentration, business risk exposure, etc.), and provide recommendations for approval and follow up
- ◆ Identify and monitor financial risk in coordination with the treasury department
- ◆ Identify and monitor strategic risk in liaison with the executive committee and provide advice to protect the company's interests
- ◆ Oversee the legal function and support the compliance team in their activities
- ◆ Establish loan recovery methodology and procedures and oversee the loan recovery field team in order to minimize loan losses
- ◆ Manage and direct the SME lending activity through a team of region-based credit decision-takers; ensure development of credit skills and sound risk culture of branch staff
- ◆ Communicate details of prospective risk to the executive management team, the Risk Oversight Committee (ROC) and the Board of Directors with key risk indicators and proposals of necessary action to mitigate the risk that may impact the company's business
- ◆ Oversee 3 department heads and indirectly manage some 70 managers and professional staff; ensure staff development in term of skills and awareness of their environment
- ◆ Contribute to and share the company's strategic decisions.

Job Requirements

- ◆ Master Degree in Business Administration, Risk Management/Audit or any other relevant risk management certification
- ◆ Minimum 10 years of work experience in business and risk management in the Microfinance or Banking industry with minimum 7 years of work experience as a senior manager with daily involvement in the strategic decision-making process
- ◆ Excellent knowledge in all types of risk management in the financial industry
- ◆ Advanced skills in impact analysis and measurement
- ◆ Excellent critical thinking and solution-oriented
- ◆ Ability to lead staff and be able to develop their skills
- ◆ Self-starter and results-oriented person
- ◆ Excellent written and spoken English.

Why Join Us?

- ◆ **Help drive lasting social development:** Your work directly benefit low and middle income Cambodian families, empowering them to improve their lives and pursue their dreams.
- ◆ **Love your job:** You feel good about what you do every day in a dynamic, sharing working environment, where you are treated equally, and with an open door management culture (easy access to EC members).
- ◆ **Be part of our success story:** Work with your colleagues towards the well defined Amret+ vision and strategy, contribute to strong performance of one of the top financial institutions.
- ◆ **Push boundaries to develop yourself:** You get opportunities to learn, grow, change directions, be exposed in Amret as across Advans international group
- ◆ **Get value for what you achieve:** Your performance is rewarded, included through competitive salary and incentives. You and your family benefit from valuable packages in terms of insurance, and retirement plans.
- ◆ **Create and innovate:** Your ideas are valued, your overcome challenges, evolve in an agile company, which invests in the future.

How to Apply

- ◆ Interested should submit their application along with other supporting document to sothearath.sorn@amret.com.kh or vengkim.nguon@amret.com.kh
- ◆ Only short-listed candidates will be invited for interview