

JOB INFORMATION

Job Title	Micro Finance (MF) Business Development Officer	Line Manager Title	Micro Finance (MF) Operations Manager
		Department/Office	Micro Finance Program
Grade Level	13	Work Location	Hanoi, Vietnam

WORK CONTEXT

Micro Finance Program – World Vision Vietnam (MFU) is an independently managed program that promotes transformational development through the provision of micro financial services. MFU was established since 2006.

MFU, as a partner of Vision Fund International (VFI) is the microfinance subsidiary of World Vision, a global humanitarian organization. Established to empower underserved communities, VFI provides financial services such as loans, savings, and insurance to help families improve their livelihoods.

Operating in over 28 countries, VFI primarily supports farmers, small businesses, and individuals in vulnerable communities, focusing on women as key agents of change. By fostering economic resilience, Vision Fund helps families build sustainable incomes, invest in education, and achieve long-term stability, all while contributing to World Vision’s mission of improving the well-being of children worldwide.

MFU’s mission is to foster improvement in the quality of life among the clients in Vietnam by assisting the economically active poor and graduating the moderate and poorest of the poor into entrepreneurial skills. This will be accomplished through a sustainable Micro Finance program that provides access to loans, insurance and savings within program areas. All aspects of the services that MF program delivers are built to lead the development of appropriate models, capacities and systems for Micro enterprise development in Vietnam, resulting in sustainable economic development as part of WVI transformational development ministry throughout Area Program (AP) communities.

MF Program is structured in two management levels: central office in Hanoi and branch office at provincial and/ or regional level. All direct transactions with clients including clients screening, loan processing and loan collection are carried out at communities’ level through a network of local staff.

At present, MF Program is operation in 11 districts in 4 provinces in the north and central of Vietnam.

JOB PURPOSE

The Business Development Officer for Agricultural Climate Project who will play a critical role in implementing the Agri-Climate Product, focusing on supporting smallholder farmers and other market actors to adopt climate-smart agricultural practices. The role will ensure the successful rollout, monitoring, and refinement of the product by collaborating with internal teams, financial institutions, and market actors to build climate resilience and enhance agricultural productivity.

MAJOR RESPONSIBILITIES

% of time	Activity	End Results
10%	<p>1. Market assessment and capacity building:</p> <ul style="list-style-type: none"> • Collaborate the VFI Senior Technical Agriculture Finance Advisor and independent consultant to conduct comprehensive market assessments to understand the financing needs of farmers and off-farm agricultural enterprises. • Conduct a comprehensive review of current agricultural loan products, Identify strengths, weaknesses, and areas for improvement. • Establish organisation capacity gaps based on the market needs within SMT and the resultant organisation and build the capacity of internal teams to navigate and adapt to the dynamic agricultural landscape. • Offer guidance on mitigating the impact of climate change within the agricultural lending context. This will be done in to context of VFI Climate strategy (currently under review). 	<ul style="list-style-type: none"> • Market assessment report are completed on time with detailed and practical information. • Recommendations and action plans are feasible, clear, and easy to implement.
10 %	<p>2. Deep dives and strategic analysis:</p> <ul style="list-style-type: none"> • Based on the market analysis, undertake in-depth analyses of existing MFU products and advise how to extract pointers for building better agri finance product. • Research, analyze and collect market intelligence on market trends, regulatory changes, and technological advancements in the agriculture financing space in the country. 	<ul style="list-style-type: none"> • The product analysis and market research documents are clear and practical, supporting MFU's strategic decision-making. • The action plans are developed based on the research findings, ensuring feasibility and alignment with industry development trends.

10%	<p>3. Country agriculture master planning:</p> <ul style="list-style-type: none"> • In partnership with VFI Senior Technical Agriculture Finance Advisor, MFU management team for the agricultural lending unit, delineating clear short-term and long-term goals. • Develop a simple, clear effective implementation of the plan, ensuring that all activities align with MFU's strategic plan and VFIs Vision 2030 and THRIVE 2030 	<ul style="list-style-type: none"> • Short-term goals (1-3 years) and long-term goals (5-10 years) are clear, feasible, and aligned with the practical needs and development potential of MFU, Vision Fund and the Thrive project. • A detailed, simple, and easy-to-understand implementation plan is developed, including specific action steps, timelines, and reasonable resource allocation.
30%	<p>4. Product design and piloting</p> <ul style="list-style-type: none"> • Lead product design and piloting: Drive the development and testing of improved and new agricultural loan products for both groups, enterprises and individuals. • Collaborate with teams, conduct market research, and incorporate stakeholder feedback for product refinement. • Ensure documentation excellence: Establish a thorough documentation process for the entire product development lifecycle. From ideation to evaluation, create precise specifications and user guides, ensuring clarity, compliance, and effective communication 	<ul style="list-style-type: none"> • The climate-adaptive agricultural loan product has been successfully developed and tested, aligning with the real needs of customers. • The product development process is thoroughly documented, ensuring transparency, efficiency, and long-term scalability. • Supports future scaling and optimization of the product based on market research and practical feedback.
10%	<p>5. Streamlining business processes</p> <ul style="list-style-type: none"> • Work with Operation Manager and VFI product manager to devise a strong agriculture portfolio through credit policies, and digital processes to optimize product implementation. • Craft recommendations for adjusting terms, interest rates, and eligibility criteria that will make the product design a living document yet stable and not prone to simplistic adjustment that will compromise the portfolio quality 	<ul style="list-style-type: none"> • The agricultural credit product portfolio is designed to be effective, flexible, and sustainable, aligning with the actual needs of customers and market demands. • Policies and implementation processes ensure operational optimization, transparency, and high-quality credit management. • Detailed and comprehensive product implementation documentation supports future

		<p>product management and development activities.</p> <ul style="list-style-type: none"> • Portfolio quality is preserved and enhanced through appropriate risk management measures.
10%	<p>6. Monitoring and Evaluation (M&E)</p> <ul style="list-style-type: none"> • Conduct regular field visits to gather client feedback and track the product's performance against objectives. • Assist in preparing reports on loan repayment rates, adoption of climate-smart technologies, and overall client financial health. • Collaborate with branch to identify and address emerging challenges. • Working closely with M&E staff to develop monitoring tools for measuring project outcome. 	<ul style="list-style-type: none"> • Accurate reports, effective solutions, and high-quality monitoring tools support the evaluation and improvement of the project.
20%	<p>7. Project management</p> <ul style="list-style-type: none"> • Support Operation Manager in the planning, implementation of all project activities • Assist Operation Manager to ensure that project activities are completed on time, within budget and to a high standard • Support Operation Manager in managing project budgets, ensuring that funds are used effectively and efficiently • Prepare semi-annual, annual narrative progress reports for submission to donors. <p>Ensure compliance with MFU financial policies and procedures, including proper documentation and record-keeping of all financial transactions.</p> <ul style="list-style-type: none"> • Work closely with the Finance team to ensure the integrity of financial documents, procedures and reports. 	<ul style="list-style-type: none"> • Project activities are implemented effectively, transparently, and in alignment with the objectives, budget, and regulations of MFU and the donors.

KNOWLEDGE/QUALIFICATIONS FOR THE ROLE

Required Professional Experience

- At least 3 years of experience in agricultural project management, financial product development, or rural development programs.
- Experience working with smallholder farmers and familiarity with climate-smart agriculture is highly desirable.

	- Proficiency in project management tools and data analysis software is an advantage.				
Required Education, training, license, registration, and certification	- Bachelor's degree in Agriculture, Agribusiness, Rural Development, or a related field				
Preferred Knowledge and Qualifications	<ul style="list-style-type: none"> ▪ Technical Knowledge: <ul style="list-style-type: none"> ○ Understanding of climate-smart agriculture practices and technologies. ○ Familiarity with microfinance product design and implementation in rural areas. ▪ Analytical and Organizational Skills: <ul style="list-style-type: none"> ○ Ability to conduct market assessments and analyze data for actionable insights. ○ Strong planning and organizational skills to handle multiple tasks effectively. ▪ Communication and Interpersonal Skills: <ul style="list-style-type: none"> ○ Strong verbal and written communication skills for stakeholder engagement. ○ Ability to work collaboratively with diverse teams and external partners. ▪ Adaptability and Problem-Solving: <ul style="list-style-type: none"> ○ Flexible approach to addressing on-ground challenges in a dynamic agricultural landscape. ○ Proactive in identifying opportunities for improvement and innovation. 				
Travel and/or Work Environment Requirement	- Work in a team environment with great diversity	Physical Requirements	- Satisfactory pre-employment medical report verified by medical doctors from licensed hospitals	Language Requirements	English: Fluently

KEY WORKING RELATIONSHIPS

Contact (within WV or outside WV)	Reason for contact	Frequency of contact
MFU Operations Manager	Overall guidance and approval	Weekly
Operations team members	Experience sharing/ learning/ peer support	Periodically/ when required
MFU IT Officer	Implementing loan tracking system	Periodically/ when required

DECISION MAKING

As per the level of authorities of WV Vietnam and within MFU's Policies and Guidelines

CORE COMPETENCIES – For all positions, select the top 3 prioritized competencies from below. Click [here](#) for a quick overview of our Core Competencies.

- | | | | |
|---|--|--|--|
| <input type="checkbox"/> Be Safe and Resilient | <input type="checkbox"/> Build Relationships | <input type="checkbox"/> Learn and Develop | <input type="checkbox"/> Partner and Collaborate |
| <input checked="" type="checkbox"/> Deliver Results | <input checked="" type="checkbox"/> Be Accountable | <input checked="" type="checkbox"/> Improve and Innovate | <input type="checkbox"/> Embrace Change |

For Management positions only, select the top 2 prioritized competencies from below.

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| <input type="checkbox"/> Model Self-Management | <input type="checkbox"/> Engage, Influence, Lead and Grow Others | <input type="checkbox"/> Run an Effective and Agile Organisation | <input type="checkbox"/> Develop the Organisation for the Future |
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