Job Description

Chief Financial Controller

We are one of Laos’s leading private banks with strong growth aspirations in a high growth economy. We are young, vibrant, aggressive and have achieved success since our establishment in 2007.

Work Location: Laos

The incumbent will report to the Managing Director.

Responsibilities:
- Maintain day-to-day financial control of the business activities across the Group
- Ensure that all finances are properly administered and monitored
- Ensure that controls are in existence and in alignment with the financial regulations
- Provide and coordinate all secretarial matters across the Group
- Provide and coordinate all taxation matters across the Group
- Provide an external interface with banks, auditors, and other government statutory bodies
- Prepare monthly management and group management reports
- Forecasts and Annual Plan - Preparations of annual plan and forecasts for the revenue, expenses, AUM, net and cash flows
- Handles all the bank accounts' documentation and bank queries
- Ensure good maintenance of internal controls across the Group
- Cash flow management and projections
- Managing the budget process and provide timely report on performance against budget
- Manage analytical review of the monthly management report and investigate for any material variances
- Assist in presentation of reports to stakeholders and board members
- Audited Financial Statements and Regulatory Reporting
- Provide support and advice to Business unit heads, Operations, Treasury and Risk management teams
- Maintains the financial statistics of the Bank and identify trends for early rectification
- Taxation- coordinate with the tax department to analyse and report taxation and VAT issues, if any.
- Engage key stakeholders in financial transformations & special projects

Requirements:
- Degree in Accounting / ACCA / CPA
- At least 15 years of relevant managerial experience gained from banks in the emerging markets
- Qualified accountant with strong financial management experience
- Good technical knowledge of IFRS is necessary
- Good understanding of loan, trade and treasury products with an appreciation for impairments and write-downs
- Demonstrated experience in working with senior management and various business stakeholders
- Trusted business advisor with the ability to deliver results
- Experience in dealing with regulators to ensure financial compliance
- Possess the Initiative to explore new ideas and engage in process re-engineering
- Ability to work independently with minimum supervision
- Good time-management and prioritisation skills
- Highly organized with excellent attention to detail
- Good interpersonal, verbal and written communication skills
- Proficient in Microsoft Office

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Job Description

Chief Risk Officer (CRO)

We are one of Laos's leading private banks with strong growth aspirations in a high growth economy. We are young, vibrant, aggressive and have achieved success since our establishment in 2007.

Work Location: Laos

The incumbent will report to the MD & Risk Management Committee

Responsibilities:

Credit Risk

- Work together with the Marketing team to review and update Lending Guidelines & Procedures.
- Develop strategies which are approved by the Board of Directors for the recovery of outstanding NPLs with the support of the branches.
- Review the assumptions behind, framework, methodology and performance of credit stress test tool via results produced.
- Review and refine the credit scoring methodology and introduce new ones, where applicable.
- Review and comment at the transactional level, loan proposals/renewals that deviate from the Company's Lending Guidelines, as well as credit proposals where the loan quantum is above an agreed threshold. The threshold would be risk based and differentiated for different industries, with thresholds being reviewed at regular intervals; minimally on an annual basis. The Risk Management Committee should be advised of proposed revisions and rationale.
- Review and improve presentation quality of individual loan proposals.

Enterprise-Wide Risk

- Drive the adoption of Basel II measures as defined by the Central Bank of Laos.
- Formalize and implement enterprise wide risk management and governance framework to manage and control all risk types, including credit, market & liquidity, and operational risks.
- Articulate the risk appetite of the company for the Board’s approval
- Formalize and refine the risk appetite framework.
- Recommend appropriate Management Trigger Actions (“MAT”) for respective risk types, in alignment with the Company’s risk appetite.
- Identify, monitor, and evaluate Company’s risk exposure, followed by recommending strategies and procedures to mitigate these risks.
Job Description

RISK MANAGER

Responsibilities (cont'd):

Market & Liquidity Risk
- Review reports and analysis provided by the Asset & Liabilities Committee.
- Review the assumptions behind, and methodology of the liquidity stress test tool through supervision of the test results in coordination with Treasury.
- Review the assumptions behind, and methodology of the interest rate and FX stress test tool via review of the test results.
- Review, test and update the Contingency Funding Plan.

Operational Risk
- Review operational risk reports provided by the Operational and Technology Risk Committee.
- Assess the operational risk and self-control assessment process, and propose mitigation plan(s), where applicable.
- Analyse occurrences of Operational Loss(s) and ensure that adequate follow up actions are taken, where applicable.
- Plan and supervise testing of the Business Continuity Program.
- Review and update the Business Continuity Program framework, where applicable.
- Establish an approval process for new product(s)/program(s).

Requirements:
- Degree in Banking and Finance or other professional qualification
- More than 15 years of relevant work experience in Risk Management, with preference given to that with banks or finance companies in the Emerging markets
- Strong knowledge with a ‘hands-on’ attitude in terms of credit risk for Retail as well as SME products and services
- Possesses sound and independent judgement
- Embodies good communication and interpersonal skills
- Possesses initiative, analytical and is solution driven
- Keen to learn and keep abreast of the latest developments
- Willing to impart knowledge and coach staff

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Job Description

Head, Retail & SME Banking

We are one of Laos's leading private banks with strong growth aspirations in a high growth economy. We are young, vibrant, aggressive and have achieved success since our establishment in 2007

The incumbent will be responsible for the oversight of the retail & SME business lines, coordination of the branch network, e-banking and related initiatives to ensure successful service delivery and strategy fulfilment for the client.

The incumbent will also have purview of the deposit and lending services, new product research and development, customer service, loyalty programmes and systems, employee training and development, staff performance management, annual cost/benefit analysis of existing products, preparation of detailed reports for committee and board meetings and ensuring that all sales staff meet the related regulatory compliance.

Work Location: Laos

The incumbent will report to the Managing Director.

Key Duties and Responsibilities:
- Develop, drive and manage tactical business plans strategically with branch managers, in consideration of market opportunity/growth potential, competitor activity, existing capabilities and risk appetite;
- Work with Risk and Treasury Department to develop strategies for loan and deposit products
- Establish target market segment(s) and devise customer propositions in accordance with the strategy; catering to urban consumers as well as rural clients.
- New product development
- Establish marketing and sales strategies;
- Define measurable business growth objectives, management processes and systems;
- Define and develop a service-based sales culture

Requirements:
- Degree holder in Banking and Finance, Economics, Business Management and/or other relevant fields
- More than 10 years of supervisory experience in the banking and/or related industry; with extensive experience in supervising multiple branches
- Strong credit analysis skills.
- Demonstrated ability to plan and establish goals and objectives in the pursuit of excellent service delivery
- Superior Business Development and customer servicing skills
- Ability and aptitude to effectively delegate work duties, mentor and coach staff
- Excellent leadership and stakeholder management skills;
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Job Description

Contract Manager (Construction QS)

Job Location: Laos

With over 30 years of experience, the Phongsavanh Group is one of the most successful business conglomerates in the Lao People’s Democratic republic (Lao PDR). We have presence in various industries such as Banking and Finance, Food & Beverage, Petroleum, Transportation, Trading etc.

Leveraging on our total sum experience and professionalism, we envision making a real and impactful difference in the property market in Lao People’s Democratic republic (Lao PDR). Besides investing, developing, managing and selling the highest quality real estate in Lao PDR, we develop our employees to deliver the best value to our customers.

The incumbent will report to the Head of Real Estate Management & Construction.

Responsibilities:

- To control, monitor and administer the finance, contractual and commercial requirements and obligations of the project.
- To provide input, support and advice to the other departments involved in the project with the objective of minimizing financial cost, maximizing financial recovery and limiting contractual and commercial exposure to dispute.
- Manage QS team, including their training, guidance and progression.
- Develop and lead team in overall M&E / Construction tender, project budget, cost, forecasts and ensure timely tender submissions to clients are within budget and quality.
- Oversees overall M&E Construction tender duties, develop tender strategy and gather proposals, drawings, specifications and other documents to provide estimation.
- Ensure comprehensiveness and accuracy in tenders as well as compliance to company’s requirements.
- Consistently monitor and review the latest market movements/conditions in terms of competitive prices, new technologies, trends and innovations.
- Identify and deal with any areas of exposure or potential risks to margin and implement cost savings where achievable.
- Provide site management with clear and concise tender documentation during project commencement.
• Establishing working relationship for the company with Clients, Project team, Contractors and Suppliers
• Other pre and post contract duties are per assigned.

Requirement:

• MUST be willing to be based in Vientiane, Laos
• Bachelor’s Degree in Civil/Electrical Engineering, Quantity Surveying or equivalent
• 5 to 7 years tendering experience in construction industry.
• Ability to supervise a team and carry out tender duties effectively from Pre-qualification stage to Final submission in a fast-paced environment
• Possess good interpersonal and communication skills; able to communicate effectively with all stakeholders
• Extensive knowledge of industry practices, procedures, and market trends.
• Strong knowledge of local pre-contract activities, materials and services costing
• Native English. Fluency in Thai would be an advantage but not essential.
• Overseas working experience in China /South East Asia is an advantage

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Job Description

Project Manager (Construction)

Job Location: Laos

With over 30 years of experience, the Phongsavanh Group is one of the most successful business conglomerates in the Lao People’s Democratic republic (Lao PDR). We have presence in various industries such as Banking and Finance, Food & Beverage, Petroleum, Transportation, Trading etc.

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The incumbent will report to the Head of Real Estate Management & Construction.

Responsibilities:

- To effectively implement and successfully complete an assigned number of building projects undertaken by the Group within schedule, cost and quality.
- To closely work with subcontractors, architects, consultants and authorities; set guidelines and provide expertise and supervision to the team.
- Effectively manage each phase of the project from design to completion and ensure efficient use of resources and enhance cost-effectiveness.
- Overall project planning, schedule and executing the delivery of projects within time, budget and Client’s expectations.
- Monitoring progress and identifying critical activities to expedite smooth progress of works on site to meet targets.
- Coordinate internal resources and third parties/vendors e.g. Consultants and Sub-Contractors/Suppliers for the flawless execution of all projects.
- Ensure that all projects are delivered on-time, within scope and within budget.
- Ensure that work are executed in accordance with approved plans/drawings, contract specifications and regulatory requirements.
- Ensure resource availability and allocation.
- Develop detailed project plan to monitor and track progress.
- Manage changes to projects’ scope, schedule and costs using appropriate verification techniques.
- Perform risk management to minimize project risks.
- Measure project performance using appropriate tools and techniques.
- Create and maintain comprehensive project documentation.
- Responsible for all construction site matters including safety and other compliance matters.
- Report and escalate to Management as needed.
- Any other duties that may be assigned.

**Requirement:**

- MUST be willing to be based in Vientiane, Laos
- Degree in Civil Engineering or Project Management or relevant field.
- Proven at least 6 years of working experience in project management in the public and private residential, government and commercial building projects.
- Solid technical knowledge related to structural, architectural (finishing) or M&E works.
- Solid organizational skills including attention to detail and multi-tasking skills.
- Excellent written and verbal communication skills.
- Excellent team player with ability to meet tight deadlines.
- Native English. Fluency in Thai would be an advantage but not essential.
- Overseas working experience in China /South East Asia is an advantage

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Job Description

Property Investment/Business Development Manager

Job Location: Laos

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Leveraging on our total sum experience and professionalism, we envision making a real and impactful difference in the property market in Lao People’s Democratic republic (Lao PDR). Besides investing, developing, managing and selling the highest quality real estate in Lao PDR, we develop our employees to deliver the best value to our customers.

The incumbent will report to the Head of Real Estate Management & Construction.

Responsibilities:

- Grasp and understand fully, the real estate market in Laos and propose several short, medium and long-term property investment strategies by preparing a proposed investment strategy report for Management’s approval.
- Oversee, analyze and propose investment strategies to Group management on its land bank portfolios
- Propose disposal and investments through ROI and feasibility reports
- Leverage on the Group’s strength and build & maintain relationships with strategic partners for the real estate business. This includes but not limited to, potential tenants of reputable brands, Joint Venture partners and potential investors
- Propose a vibrant and highly beneficial tenant mix for the group’s commercial portfolios
- Formulate development strategies
- Screen, evaluate and propose potential investment strategies for particular pieces of land/locations and report to the investment committee
- Seek for potential business partners, such as local developers, funds, retail brands and initiate collaboration discussion
- Conduct due diligence for potential real estate projects or business partners and prepare Approval Papers for investment committee’s approval
- Monitor work progress according to schedule & ensure on-time completion

Requirement:

- MUST be willing to be based in Vientiane, Laos
- Degree holders
- Real estate investment exposure from a multinational investment bank or real estate development firm
• Strong knowledge of underwriting assumptions for asset and platform level deals with a good command of Excel software and financial modelling
• Possess an understanding of regional property market dynamics i.e. behaviour, market conditions, valuation procedures, leasing procedures, risk management in a development context.
• Native English. Fluency in would be an advantage but not essential.
• Overseas working experience in China /South East Asia is an advantage

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