**TERMS OF REFERENCE**

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| **Position** | Microfinance Assistant (MFA) |
| **Number of positions** | 1 |
| **Location** | PRF National Office in Vientiane with regular visit to 4 targeted Provinces,12 Districts, and Villages |
| **Supervisor** | Executive Director, Head of Livelihood linked Nutrition Unit |
| **Technical Counsellor** | Head of Livelihood Unit |
| **Duration** | A one-year contract with an initial probation period of 3 months, renewal subject to PRF organisational requirements, budget, and annual performance review |

## Sumary of Role and responsibilities

Microfinance Assistant (MFA) will assist Microfinance Specialist and Head of LN to monitor Livelihood Activities to monitor and ensure effective implementation of the microfinance systems and guidelines on the ground by Self-Help Groups (SHGs), Production Groups (PGs) and Village Self-Help Group Committees (VSMCs). MFA will follow up and obtain all required data and reports from the district team including District Coordinators, Monitoring & Evaluation and Livelihood (DCMEL), District Finance, Administration and Microfinance Officer (DFAMO) and Young Graduates (YGs) and enter and update the data in the MIS system.

## Detail tasks of consultant

1. **Development of Guidelines, Planning and Compliance Monitoring**
2. Provide support and input for the Microfinance Specialist (MFS) to review the existing system of management of savings and credit, microfinance guidelines and other tools, roles and responsibility of the SHG management committees and VSMC, and develop measure for improvement in partnership with the international micro-finance consultant.
3. Follow up and obtain all required data and reports on microfinance status of SHGs, PGs and VSMCs from the district team (DCMEL, DFAMO, YG);
4. Based on the detailed work plan developed with the SHGs and VSMCs, conduct site visit with the district teams to provide hands-on technical assistance to participating SHGs and VSMCs to address the following areas:
   * + Operational systems accounting and financial management, loan tracking, loan quality monitoring, financial management to improve the performance of SHG loans;
     + Products and policies – implement recommendations for new products development (loan and/or savings products) and for policy adjustment/development (savings policies, lending policies, terms and conditions) where necessary;
     + Family Investment Plans and Activity Investment Plans – assist with the review and development of Family Investment Plans and Activity Investment Plans of individual SHG members based on established guidelines;
     + Ensure the reporting Systems functioning– provide assistance with the establishment of policies and processes for the production of reports, including the loan portfolio report, income statement and balance sheet;
     + Internal Control – assist SHGs and VSMCs leaders in implementing appropriate internal controls systems;
     + Monitoring and evaluation – ensure all key data are collected on time and recorded into the MIS system to ensure that all key performance indicators are updated on time.
5. **Assisting MFO in related technical trainings and other capacity building activities:**
6. Assist to Microfinance Specialist to review training and capacity building workplans and proposal;
7. Provide training and follow-up/refresher training (as needed) to SHGs, PGs and VSMCs through the district team (DCMEL, DFAMO, YG);
8. Organize exchange and knowledge sharing activities for the SHGs, PGs and VSMCs through the district team;
9. Provide Technical Assistance through the district team to the SHGs and VSMCs in the revision and/or formulation of its Family Investment Plans and Activity Investment Plans based on the established business model.

## DELIVERABLES

The deliverables would include:

* Draft Plan of action and submit to Microfinance Specialist for final review prior getting acknowledgement of the Livelihood and Nutrition Unit Head and final approval by PRF Executive Director;
* Present schedule of activities for completing tasks within the consultancy period;
* Consolidate monthly status reports on the activities being performed under the consultancy and submit to Microfinance for review and submit to LN Unit Head;
* Assist in running the Technical Assistance and Training Completion Report for SHGs and VSMCs, detailing the activities completed, the methodology used in carrying out the technical assistance and training, problems encountered while carrying out activities, solutions implemented (if any) for resolving problems encountered, lessons learned from the different activities carried out and recommendations for the LN;
* Consolidate the Training Completion Report for microfinance and other general training completed;
* Assess the Family Investment Plans and Activity Investment Plans for the SHGs and VSMCs with clearly defined business model, financial projections and clear exit strategy and milestones for sustainability.

## Qualification and Experience

*Technical/Functional*

* Assistant to National Microfinance officer should have fundamental knowledge on rural microfinance training and on Livelihood Development Concept;
* Primary Comprehensive knowledge of SHGs best practices, especially with regard to the provision of financial services in rural areas for agricultural and non-agricultural activities;
* Proven technical expertise in all facets of microfinance development;
* Good understanding of microfinance sector development principles and approaches, the different types of financial institutions and their services;
* Knowledge of participatory approaches for capacity building;
* Understanding of gender mainstreaming is preferred.
* Track record of at least 3 years work experience in themes of rural microfinance performance
* Excellent report writing in Lao and good communication skills in English.
* Strong Passion on Rural Development and Poverty Reduction through Community Driven Development Approach
* Ability to work in a multicultural setting and Rural Remote Condition;

*Education*

* At least Bachelor or equivalent Degree in Accounting, Finance, Economics or Statistics.

*Others*

* Women and people from small ethnic groups are encouraged to apply;
* Lao National only.