

CURRICULUM VITAE



PERSONAL DATA

Name : ENG LUM ORNG
Sex : Male
National : Cambodian
Date of Birth : 29 May 1983
Place of Birth : Tung Neak, Sdoa Koang, Ba Phnom, Prey Veng, Cambodia
Marital Status : Married
Actual Address : Kbal Hong, Phtesh Prey, Pursat, Pursat, Cambodia
Tel : 096 66 97 698 / 012 50 85 92
Skype : lumorng_eng
Email : lumorng.eng@wbfinance.com.kh

EDUCATIONS

2009 - 2013 : Graduated BBA from UME (Management)
2002 - 2004 : Graduated from Provincial Training Teacher Center (Teacher)
1998 - 2001 : Graduated from Pursat High School

TRAINING COURSES

Working with WB Finance : Leadership and Management skill
: Effective Branch Management

	:	Staff Performance Management
Jul 11 – Aug 02, 2009	:	Accounting Banking and Microfinance Transaction
Jul 27 – Jul 28, 2009	:	The Dissemination of the Commercial law
Mar 11 – Apr 10, 2009	:	Accounting Record Today
Feb 07 – Mar 01, 2009	:	Principle of Managing Organization Success
Jan 03 – Feb 01, 2009	:	Business and Marketing Management
Nov 29 – Dec 28, 2009	:	Effective Facilitation and Communication Skills
Jan 01, 2005	:	Human Rights and Democracy

COMPUTER

Working with WB Finance	:	Loan Application and Loan Collection App on iPad
	:	T24 System, Saving, DMIS, Collateral, CBC report
Aug 20 – Nov 20, 2008	:	Microsoft Word, Excel, Power Point, Internet and Email

LANGUAGES

Khmer	:	Mother Tongue
English	:	Good

ACCOMPLISHMENTS

May 2017	:	Passed as Regional Manager
2017 (Semester 1 st)	:	#2 Branch Outstanding for Pursat Region
2016 (Semester 1 st)	:	#3 Branch Outstanding for VisionFund Cambodia
2015	:	Outstanding # of Client at District Level
2014	:	Promoted as Branch Manager
2013	:	Passed as Deputy Branch Manager

WORK EXPERIENCES

May 01, 2017 to Present : *Regional Manager at WB Finance*

Major Responsibilities

Planning & System Development:

1. Timely prepare and revise the branch business plan for the branch uses and for operation consolidation purposes.
2. Ensure that branch annual plan of actions and budget is developed in line with the branch business plan.
3. Ensure that the need for structure and manpower required for the branch is adequately reasonable.

Organizing and Implementing:

4. Ensure that the branch annual plan of actions and budget are affectively implemented.
5. Ensure all systems, policies and procedures developed for operation management are affectively implemented in the branch.
6. Ensure proper implementation and understanding of VFC's policy and procedure.
7. Ensure rapid scaling up of the branch with quality operational performance consistent with VFC and WV/Partnership standards (for VFC), NBC performance benchmarks and Micro finance best practices in general.
8. Provide support to Risk and Quality Assurance Officer and Loan Recovery Officer to actively perform their job.
9. Provides inputs in preparing the proposal and giving the information required by key stakeholders (VFI, donors or investors).
10. Ensure that the branch has satisfactory audit rating and facilitate implement audits', risk and quality assurance officer and rater recommendation to improve overall branch performance.

Monitoring, follow-up and reporting:

11. Conduct field monitoring and follow up.
12. Ensure credit plus and nonfinancial service has been fulfil by CO and BM.

13. Ensure good customer care and clients retention effort are being carried out by involve staff to satisfy and retain clients.
14. Ensure the branch plan and target are achieved.
15. Control the branch cost effective and maintain a good portfolio at risk.
16. Ensure adequate branch liquidity.
17. Oversee effective cash control and management.
18. Guide Branch Manager or/and Credit Supervisors and COs in problem solving including any conflicts between staffs with staffs or with the other.
19. Provide input on the design and redesign of the best method, system and tool for effective operation management, and develop of product line other non-financial service to clients.

Capacity building and spiritual nurture:

20. Regular monitor and provide contractive feedback, coaching, mentoring, to help staff improve their capacity and performance.
21. Strengthen capacity of staff under supervision through training, continuous on the job training and development other method.
22. Provide leadership management and day to day behavior and attitude, which exemplify, and encourage other to follow mission, vision and core value.

Relationship with stakeholders:

23. Build and maintain relationship with staff supervisor, partners and stakeholders.
24. Coordinates with other NGOs, companies, and credit providers within coverage areas.

Jan 01, 2016 – Apr 30, 2017 : ***Senior Branch Manager at VISIONFUND***

Jan 01, 2014 – Dec 31, 2015 : ***Branch Manager at VISIONFUND***

Mar 01, 2012 – Dec 31, 2013: ***Deputy Branch Manager at VISIONFUND***

Major Responsibilities

PLANNING

1. Assist the Branch Manager (BM) to prepare annual branch plan of action, budget development and revision.
2. Assist the BM to prepare monthly activities plan for the BO (village expansion—to underserved or unserved villages, Area Program (AP) greater outreach/penetration, loans, savings, social

products, World Vision Micro, Kiva, loan collection & disbursement task rotation, Community Bank Management Coordinators/Individual Loan clients call check, monthly staff meeting, staff training, other assigned project activities).

3. Ensure effective compilation of monthly activities plan for individual Client Service Officers (CSOs) under supervision.
4. Coordinate to set up any necessary contingent plan such as growth/expansion and delinquency management plans.
5. Set plan to expand to new village and penetrate in existing village.
6. Assist the BM to conduct a monthly rolling cash forecast by collecting related information (seasonal demand, new village expansion, recycled loan demand, history trend, new change info, etc.) from each CSO.

ORGANIZING AND IMPLEMENTING

7. Assist the BM to lead daily operations in accordance with the allocated plan targets and consolidate branch staffs' monthly activities plan.
8. Review and screen new commune/village expansion proposed by CSO, and submit it to the BM/RM for next review, comment and approval.
9. Regularly conduct market saturation review, competition analysis, and update village profile (prospective target client identification) for necessary expansion.
10. Take a lead in product promotion campaign, especially credit and saving products in newly expanding villages.
11. Perform direct sale to acquire big target IL clients in the covered district.
12. Perform strict loan assessment and loan quality checks to ensure high loan quality.
13. Ensure the quality of information and completeness of loan document prepared by staff under supervision (loan documents, PPI, reports, passbook, vouchers, official receipt, etc.).
14. Ensure KIVA Program is effectively implemented.
15. Ensure loans are followed up on time with sense of good customer service and appropriate documentation.
16. Ensure proper loan delinquency management implementation, such as timely issuing notification and demand letters to delinquent clients, appropriate DMS logbook completion and posting into the system, specific action plan for loan recovery of BO.
17. Lead and coordinate with CSOs to effectively function the BO credit committee.
18. Ensure that Community Bank Management Coordinators (CBMCs) are righteously selected and skillfully trained.
19. Ensure all village bank transactions are smoothly completed with strong support from CBMCs.
20. Work with handled CSOs to identify unqualified CBMCs (Defrauded CBCM, CBCMs with PAR, CBMCs who are Village Chief, CBMCs with multiple MFIs, Inactive CBMCs, etc.) for reduction.
21. Ensure a successful saving target mobilization with good customer services management.
22. Ensure effectiveness implementation of other financial services and non-financial service delivery to clients for their additional benefits such as financial education and health conversation.
23. Assist the BM to oversee effective liquidity management at the BO, including providing timely support to authorize the day end closing report.
24. Assist the BM to ensure all systems, policies and procedures are abided by and implemented in the branch with proper control tool.

25. Assist the BM to ensure the implementation of audit, Risk and Quality Assurance Officers, and raters' recommendations and suggestions to improve overall branch performances.
26. Effectively implement fraud prevention guidelines such as reviewing task rotation report and conducting observation visits to loan collection and loan disbursement, and meeting CBMCs and other stakeholders for feedback collection and other verifications.
27. Ensure good customer care is professionally practiced and each involved staff to satisfy and retain clients is carrying out client retention effort.
28. Assist the BM to regularly monitor and provide constructive feedback, coaching, mentoring, to help the staff improve their capacity, compliancy and work performance.
29. Continuously build self-capacity and new related skills. Improve the staff performance and productivities. Implement the Performance and Development Management (PDM) system effectively. Define, develop and motivate outstanding staff(s)/second liner(s).
30. Reinforce spiritual nurture of the branch staff and help facilitate a supportive environment for the spiritual formation of staff, the internalization of VisionFund Cambodia's Vision, Mission and Core Values.
31. Provide leadership, management and day-to-day behavior and attitudes, which exemplify, and encourage others to follow VisionFund Cambodia's Mission, Core Values and Christian identity.
32. Motivate staff to perform their work successfully with high teamwork.
33. Build and maintain the relationship between staff, supervisors, World Vision Cambodia, partners and stakeholders.
34. Coordinate with the AP/Operation manager related to funding acquisition, VisionFund Cambodia's expansion and integration in to World Vision's target communities.
35. Build and maintain critical partnerships with staff, managers and World Vision Cambodia.
36. Participate in World Vision Cambodia AP program design, re-design and transition planning.
37. Attend World Vision Cambodia local management team meeting.
38. Collaborate with other NGOs/MFIs and other credit providers within his/her coverage areas.

MONITORING, FOLLOW-UP, EVALUATION AND REPORTING

39. Assist BM to prepare daily, weekly, and monthly BO reports, consolidate and analyze CSO's productivity and monitoring reports, and take appropriate actions to support the staff accordingly.
40. Strictly monitor the progress of implementation of QA and Internal Audit findings responses.
41. Strictly monitor the progress of implementation of all action points of branch management team meetings.
42. Observe the competition environment for strengths and weaknesses identification, and properly report to the BM for next strategy development and action.
43. Other duties as assigned by the BM.

KNOWLEDGE, SKILLS AND ABILITIES:

44. Must understand and agree on VisionFund Vision, Mission, values and objectives.
45. At least hold a Bachelor Degree in Finance & Banking, Accounting, Marketing or other related
46. Good Analytical skills, in particular on client's commodity profile (client's business plan & cash flows) analysis.
47. Good interpersonal, communication, staff supervision, training and management skills.

48. Good working knowledge of English and computer skills especially on Microsoft Word, and Excel are advantageous.
49. Ability to work under pressure and be highly self-motivated.
50. Demonstrate high level of ethical commitment and trustworthiness.
51. Must be willing to work and live in the district.
52. Minimum 2-year experience in microfinance operations.
53. Good understanding of Cambodian microfinance institution.
54. Strong interpersonal, communication, staff supervision, training and management skills.
55. Good working knowledge of computer skill and English are advantage.
56. Good networking and relationship building with team influence experiences are a bonus.

Sep 01, 2009 – Feb 28, 2012 : ***Client Service Officer at VISIONFUND***

Major Responsibilities

PLANNING

1. Prepare annual plan of action with key strategies/activities identified in order to achieve the planned Key Performance Indicators set.
2. Prepare monthly plan of action
3. Prepare daily checklist

ORGANIZING AND IMPLEMENTING

4. Conduct feasibility study of villages for area expansion.
5. Identify the prospective clients, developing its profile, approach and persuasion.
6. Prepare loan application, conduct loan assessment to ensure creditworthiness of applicant with professional manner.
7. Coordinate with tellers for loan disbursement to individual methodology client and conduct loan disbursement at Community Bank.
8. Conduct on-site loan follow up to client's residence to see the clients status (loan utilization, business progress and best business practice conversation).
9. Manage and solve loan delinquent with sense of good customer service and in professional manner. Ensuring loan written off recovery achieved as planned.
10. Ensure loan delivering and loan document processing is compliance to VFC's loan operational manual with completeness and accuracy. Strictly implement RQO and internal audit finding in his/her area. Strictly implement fraud prevention guideline
11. Building good relationship with clients, CBMCs, Local Authority, WVC's staffs, partner NGO's staffs and other stakeholders.

MONITORING, FOLLOW-UP AND REPORTING:

12. Monitor and follow-up loan
13. Preparing monthly loan portfolio moment report
14. Update the progress KPI trend report
15. Observation about competition environment

BUILD-SELF CAPACITY AND CBMCs (EXPERIENCE, KNOWLEDGE AND SKILL REQUIREMENT)

16. Understanding VFC's loan operational policy
17. Client Protection Principle
18. Management Skill (Planning, Implementing & Monitoring)
19. Loan assessment skill
20. Selling skill
21. Communication/Relationship Skill
22. Facilitation/presentation skill
23. Customer service Skill
24. Time management/prioritize
25. Problem solving skill.
26. Leadership Skill

Oct 01, 2004 – Aug 30, 2009: *Primary School Teacher*

Major Responsibilities

1. Khmer Teaching
2. Administration
3. Budget Plan preparation
4. Teach Planning
5. Facilitate Student's Parent and Community Network Building

HOBBIES AND INTEREST

1. Reading the books
2. Online research
3. Watch News on Political, IT, Economics, Law and Social Development
4. Sports, Playing Football
5. Publish relationship and Network Building

REFEREES

- | | | |
|----|------------------|--------------------------------------|
| 1- | Mr. Heng Khemara | : Risk Manager at WB Finance |
| | Tel | : 012 484 962 / 096 855 33 33 |
| 2- | Hak Kimheng | : Underwriting Manager at WB Finance |
| | Tel | : 068 28 5555/ 087 666 371 |