



Beneficial Returns

JOB OPPORTUNITY: RELATIONSHIP MANAGER (SOUTHEAST ASIA)

ABOUT BENEFICIAL RETURNS

Founded in 2016, Beneficial Returns (BR) is a for-profit impact investor whose mission is to expand opportunities for people living in poverty in the developing world. BR invests in growing social enterprises that use market-based solutions to reduce poverty and improve the environment. We believe global poverty can be eliminated and that, within their lifetimes, every person can have the opportunity to achieve their full potential. Since its inception, BR has lent over USD \$30 million to more than 140 borrowers from 25 countries. In 2025 alone, we lent over USD \$10M.

Our investors are family foundations, high-net-worth individuals, corporations, and faith-based communities that recognize that social enterprises require affordable, mission-aligned capital to deepen and widen their impact. Our borrowers are game-changing for-profit and non-profit organizations working in sustainable agriculture, renewable energy, water and sanitation, waste, and livelihoods.



Beneficial Returns manages three pools of capital with distinct mandates, underwriting criteria, and credit committees.

- [Beneficial Returns](#), our flagship fund, makes senior, secured loans of USD \$50,000 - \$500,000 to social enterprises in Latin America and Southeast Asia;

- [The Reciprocity Fund](#) provides smaller, unsecured loans to social enterprises benefiting indigenous communities in Latin America and Southeast Asia;
- Miller Center Capital provides recovery and growth loans exclusively to social enterprise graduates of [Miller Center for Global Impact](#) (Santa Clara University) throughout the developing world.



Beneficial Returns is poised to significantly increase its lending activities across all pools of capital. We anticipate making up to 40 loans totaling more than USD 12 million in the next 12 months. We are now growing our international team, refining our processes, and strengthening our infrastructure to execute this next level of growth.

ABOUT THE POSITION

The Relationship Manager role is a full-time position created to manage increased lending activity in our flagship Beneficial Returns fund. With a focus on Indonesia, the successful candidate will play a key role in growing our portfolio of loans to social enterprises in Southeast Asia. The Relationship Manager will be based in Indonesia, joining a team of five other full-time staff in the region, and will report to the Managing Director based in Singapore. The Relationship Manager's responsibilities fall into two primary areas:

New Business Development

The Relationship Manager will proactively identify and engage high-potential social enterprises across Southeast Asia with a focus on Indonesia. By cultivating deep networks within the regional social entrepreneurship ecosystem, the RM will build a consistent pipeline of mission-aligned debt opportunities that meet our credit standards.

The RM is responsible for the initial screening of prospective borrowers to ensure their business models are both financially viable and socially transformative. This includes conducting preliminary due diligence and proposing transaction structures.

The RM will negotiate term sheets and maintain complete records of their business development efforts.

Commercial Relationship & Impact Management

The Relationship Manager will serve as the primary point of contact for up to twenty borrowers, providing high-touch support that goes beyond traditional monitoring. Through regular financial check-ins and occasional site visits, the RM will gain a granular understanding of each enterprise's operations, allowing them to offer strategic guidance and identify potential risks before they materialize. RMs are responsible for the loan collection process, ensuring that payments are received in accordance with loan agreements.

In conjunction with our credit department, the Relationship Manager will ensure all financial covenants and impact reporting requirements are met on schedule. By analyzing both financial statements and social impact metrics, you will help our borrowers tell their story to our investors while maintaining the highest standards of credit discipline.



IDEAL PROFILE

Beneficial Returns seeks a savvy professional with 5 years or more of work experience who is passionate about using finance to tackle global poverty. A genuine spirit of service and deep curiosity are requirements for this work.

As a critical member of a small team, this position will be a visible representative of Beneficial Returns to all our stakeholders, including borrowers, investors, credit committee members, and supporters. As such, we're seeking candidates who have outstanding interpersonal qualities to complement the analytical skills required of a Relationship Manager. Candidates must have unimpeachable ethics, street smarts, excellent judgment, and a willingness to be a hands-on contributor to a growing institution.

QUALIFICATIONS

Candidates should demonstrate a proven ability to build and maintain trusted relationships. They should possess high emotional intelligence with the ability to balance partnership, influence, and performance accountability. Candidates should be able to identify risks, opportunities, and value-creation levers in commercial relationships. The Relationship Manager must be located anywhere in Indonesia. Candidates who have a background in agriculture or agricultural lending are especially encouraged to apply. Bahasa Indonesia and English proficiency are required.

DETAILS

The team works entirely remotely, with occasional travel required, so the candidate should be able to work independently. Individuals with MBAs, CPAs, and CFAs would make outstanding candidates, although these designations are not a replacement for what truly matters to us - intelligence, work ethic, and work experience.

This position pays USD \$2,750 - \$4,000 gross per month.

Start your application [here](#) before March 15, 2026.

