HEAD OFFICE: KANJA
P.O BOX 21-60103 Runyenjes
Cell: 0700 290 241/ 0732 210 416
Email: info@countysacco.com
Website: www.countysacco .com

BRANCHES:
Runyenjes
Miandari Market
Karurumo Market
Chuka Town

EXCELENT CAREER OPPORTUNITY!!!

LOAN OFFICER

1.0 Job Heading

Job Title	Loan Officer
Department	Operations
Location	Sacco Branches
Employment Category	Full Time Contract
Reporting Line	Reports to Branch Manager
Position Reportees	None but works Functionary with other Officers
No Of Posts	1

2.0 Job Summary

The holder of this office is responsible for loans collection; follow up of loans in arrears, communicating with the members and guarantors on loans in arrears. He/she also prepares periodic collection and arrears reports and advises the Branch Manager and Credit Assistant on ways to enhance collection.

3.0 Duties and Responsibilities

i. Loans

a. Verify eligibility of loan guarantors and certify supporting documents for all loan applicationand advice accordingly.
b. Ensure timely disbursement of approved loans.
c. Conduct various assessments and audits to ensure all the loan processes and procedures inplace are achieving accurate and desired results.
d. Review the loan products periodically and submit a report to the Branch Manager recommending either a rebranding of a certain product, a removal of a certain product or introduction of a new product
e. Perform third appraisal of loans after the credit manager and sit in the credit committee to approve.
f. Propose to the Branch Manager the interest rates and other levies for approval.
g. Receive, Appraise and certify all loan applications and forward the same to the Branch Manager for approval.

ii. Securities/Collaterals

a. Ensure that all securities/collaterals are perfected, charged, recorded and maintained
b. Undertake periodic review of securities held against all non-performing facilities in order toensure these are perfected and that no dilution happens during the debt recovery period.
c. Identifying, assessing, and evaluating risk areas in recovery and making appropriate recommendations.

iii. Debt Recovery

a. Ensure the recovery of all outstanding loan amounts and ensuring the process of realization of securities is handled procedurally in order to avoid delay through intermittent ligation.
b. Plan and coordinate the debt recovery process with various service providers (Debt collectors, Valuers, Auctioneers & Lawyers) in order to avoid undue delay and recovery costs escalation.

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iv. **Management of Customer Accounts**

a. Ensuring that members' bank slips are received, receipted, recorded, and that reconciliationof reports for the same is done and at the same time ensuring accuracy of the data.

b. Ensuring that members Loans, Savings, Shares, Deposits, and any other payments in the members accounts (In ledger books, passbooks and the system (excel & otherwise) are updated on a daily basis.

v. **Reports & Reporting**

a. Prepare defaulters report on a monthly basis for submission to the Branch Manager, the Credit committee and the Board with recommendation on the way forward to recover.

b. Preparing, analyzing and submitting regular reports to the Branch Manager and Credit Assistant in relation to loans.

4.0 Minimum Qualification and Requirements

KEY COMPONENT		THE CANDIDATE SHOULD HAVE THE FOLLOWING
1	Educational Qualification	Bachelor's degree in Finance or Co-operative Management. Professional qualification in CPA Part 2. Diploma in Co-operative management from a relevant institution.
2	Experience	Minimum aggregate of 3 years full time experience in Co- operative sector
3	Skills	Excellent Communication and interpersonal skills. Detail oriented. Planning and organizing skills. A team player
4	Knowledge	Computer skills and knowledge of MS office packages.
5	Personality traits and characteristics	Ability to work under pressure. Have a good conduct certificate A person of integrity Initiative & Reliable.
6	Emotional Characteristics	Ability to work under minimal supervision Ability to work under pressure. Emotional intelligence to administer corporate performance. Able to work effectively in a multi-cultural environment. Should be able to meet tight deadlines.

HOW TO APPLY

Interested candidates meeting the above requirements should send their applications and detailed CV on or before 23st February 2023 by email **hr@countysacco.com** or send sealed copies to

THE HUMAN RESOURCE
COUNTY SACCO SOCIETY LTD
PO BOX 21-60103
RUNYENJES-EMBU

NB: Any form of canvasing will lead to automatic disqualification

