



## **JOB ADVERT**

Position: **SACCO Credit Officer.**  
Reports to: **SACCO Manager**  
Duty Station: **SACCO Offices in Lubowa**  
Supervises: **None**

### **About US:**

JCRC Staff SACCO is a fast-growing member-owned, member-governed and member-used financial services Co-operative located at Joint Clinical Research Centre, Lubowa hill, off Entebbe Road. It is registered under Ministry of Trade and Cooperatives.

### **Job Summary:**

The jobholder acts as liaison between customers and JCRC Staff SACCO and helps qualified applicants acquire loans in a timely manner. He / she is responsible for evaluating, authorizing approval or denial of clients' loan applications.

### **Key Duties and Responsibilities:**

#### **1. Achieve target portfolio size while managing credit.**

- Ensure that loans are granted based on technical criteria and that follow-up on late payment is prompt.
- Mobilize and sensitize members of JCRC Staff SACCO / customers about loan products and other services in line with set targets.
- Oversee training and information dissemination to ensure that members of JCRC Staff SACCO /clients understand all policies.

#### **2. Oversee loan approval processes to achieve agreed-upon targets.**

- Propose allocation of loan funds according to available products.
- Present loan applications, and business proposals to the loan committee for decision making and give feedback to applicants in line with the lending and procedures for JCRC Staff SACCO.
- Ensure that the SACCO approves loans on the basis of existing policies.
- Ensure proper scrutiny and preparation of loan applications and agreements and repayment.
- Sample check the accuracy of interest calculation on loans and act upon discrepancies.
- Arrange Credit Sub-Committee meetings and guide the sub-committee to approve loans based on policies.
- Report on the loan portfolio.

#### **3. Ensure delinquent loan recovery processes are meet.**

- Monitor and evaluate loan performance in line with the disbursement terms and conditions.
- Oversee the prompt follow up on overdue loans and debts
- Initiate recovery actions for loans in default in line with the policy guidelines and procedures.
- Oversee those late payments are followed up promptly and



5. **Work with the education and training sub-committee to market the products and services.**
6. **Adjust products and product mix accordingly to meet market demand and targets for portfolio growth.**
7. **Organize focus group meetings with members in order to get feedback on how to improve JCRC Staff SACCO Services.**
8. **Prepare and submit on timely report as may be required by management of JCRC Staff SACCO.**
9. **Perform any other professional duty that may be assigned.**

#### **QUALIFICATIONS, SKILLS AND EXPERIENCE:**

- At least a diploma in Business Administration, Marketing, Cooperatives, Microfinance.
- One year experience working in a similar role or for a busy enterprise.
- Strong communication skills.
- Computer proficiency especially MS packages.
- Practical knowledge of credit management, financial analysis, and prior experience as a loans officer is an added advantage.

#### **How to Apply:**

All suitably qualified and interested candidates address their applications to;

Chairperson Human Resource Sub-committee.

JCRC Staff SACCO.

P.O.BOX 10005, Kampala.

All applications should be brought at the office during working hours Monday to Friday **or** through SACCO E-mail: [jrcsacco@gmail.com](mailto:jrcsacco@gmail.com)

The application deadline is **Wednesday 25<sup>th</sup> January, 2023 at 5:00pm**