CREDIT OFFICER BCO 01/12/2024

Biblia Regulated Non-WDT Sacco Ltd a medium-sized Sacco with membership from a large number of Christian organizations wishes to fill **vacant position** of **Credit Officer** whose duties and qualifications are as below:

Reporting: The position reports to the CEO

A. ROLES AND RESPONSIBILITIES

a) Review loan applications to ensure that they are complete and accurate in accordance with the Credit policy.

b) Submit applications for verification and recommendation by the CEO and the Credit Committee.

c) Handle customer complaints and inquiries and take appropriate action to resolve them.

d) Liaising with the CEO in coordinating credit sub-committee meetings by availing the required information, reports and duly appraised loan forms for consideration.

e) Preparing and finalizing credit reports (loans report, ageing analysis/Defaulters Report, loan Tracker and remittance status) and forwarding to the CEO for recommendations.

f) Co-ordinate debt collection and guide the other staff on debt collection.

g) Monitoring members' loan repayments for compliance to the loan agreements.

h) Check on the allocated non-performing loans, extrapolate them, communicate to members and make follow up.

i) Negotiate payment arrangements/plans with customers who have delinquent loans.

j) Write letters to defaulting units, defaulting members and guarantors and make follow up.

k) Develop and implement credit policies

l) Develop and implement credit products

m) Performs any other duties as required.

KNOWLEDGE, SKILLS AND EXPERIENCE REQUIRED

a) Bachelor's Degree in Accounting, Credit Management, Cooperative Management, Accounting, Business Management or equivalent

b) CPA K or its equivalent

c) Minimum Five (5) years of relevant experience

d) Knowledge of SASRA regulations will be an added advantage.

Other competencies

a) Very good command of both written and oral English

b) Ability to advise senior management and member stakeholders on credit management initiatives.

c) Strong business acumen and be highly dependable.

d) Good customer service and interpersonal relations skills

e) Proficient in Microsoft Office Suite of Packages

Application:

Application letter must be accompanied with a detailed CV, copies of academic, professional certificates and a recommendation letter from your pastor.

Kindly fill in the Google form below on or before the close of business on 3rd January 2025.

https://docs.google.com/forms/d/e/1FAIpQLSe3w9lrDvjM5-DQLbBOm4BCOgUquYvQT-eZ7_IK9XHNiZPoFg/viewform?usp=sf_link

NB: Only short-listed candidates will be contacted and invited for interview.