



JOINAS DT SACCO SOCIETY LIMITED  
P.O. BOX 669-00219  
KARURI  
TEL. 020 207 1289/0721 175 585  
Email: [info@joinassacco.com](mailto:info@joinassacco.com)  
[www.joinassacco.com](http://www.joinassacco.com)

## **1.0 MARKETING OFFICER**

**Joinas DT Sacco Society LTD** is a Deposit-Taking SACCO licensed and regulated by the Sacco Society Regulatory Authority (SASRA). In line with its growth strategy, the Society invites applications from qualified, competent, and highly motivated individuals to fill the position of **Marketing Officer**.

### **Job Purpose:**

The position will be responsible for managing and administering marketing and business development plans and initiatives (such as prospecting for new leads, market scan for potential corporates, organising corporate forums, making presentations) for the SACCO to improve its market position and achieve financial growth.

### **Duties and Responsibilities:**

- Develop and implement the Sacco Marketing Plan.
- Spearhead all internal and external communications for the business including brand identity, corporate image, media liaison and Public Relations.
- Planning and overseeing new marketing initiatives and ensure marketing campaigns are executed within budget limits.
- Develop new business relationships, generate and negotiate new income for the Sacco at an agreed growth oriented annual target and follow through on potential new business opportunities
- Screen potential business deals by analyzing market strategies, deal requirements, potential, and financials; evaluating options; resolving internal priorities; recommending equity investments and quality membership of corporate and individual members.
- Oversee recruitment of new members by setting up initiatives that will support acquisition.
- Champion Deposits and Savings mobilization to ensure the Sacco achieve its intended targets
- Ensuring regular, timely and effective members and stakeholders communication.
- Provide education and training programs to the Sacco members. Coordinate roadshows, exhibitions, AGMs, CSR, and promotional events.
- Handling all marketing and public relations activities of the Sacco
- Promotion of all Sacco products for member uptake

- Ensure member retention through relationship management, group and company visitation as per the marketing plan and weekly schedules.
- Prepare, monitor and implement marketing budgets and profits.
- Develops annual educational programs for the Sacco in liaison with education committee and the CEO.
- Handle member inquiries and feedback professionally.
- Leverage digital marketing tools and social media campaigns.
- Reactivate dormant accounts and support collections through proactive member engagement and early alert follow-ups.
- Conduct market surveys and competitor analysis.
- Preparation of monthly business report.
- Perform any other duty as may be assigned from time to time

#### **Job Specifications:**

- A Diploma in Marketing, Economics, Commerce or Business Management. Degree is an added advantage.
- At least 2 years' experience in a similar environment preferably a financial institution.
- Ability to lead and work within a team
- Market intelligence and business development skills
- Demonstrated ability to develop new business opportunities and improve the profitability and competitive performance of the business
- Excellent conflict resolution and interpersonal skills and ability to build lasting relationships with clients
- Exceptional organization skills and a strong work ethic
- Demonstrated ability to increase productivity and continuously improve methods, approaches, and departmental contribution
- Ability to handle pressure and meet deadlines
- Good understanding of the internal policies, systems and procedures of a SACCO
- Creative and innovative.
- Excellent communication, influencing and presentation skills.
- Computer literacy skills with Demonstrated experience in Microsoft Office, spreadsheet and PowerPoint applications

## 2.0 RECOVERY OFFICER

**Joinas DT Sacco Society Ltd.** is a Deposit Taking Sacco licensed and regulated by the Sacco Societies Regulatory Authority (SASRA). In line with its growth and portfolio improvement strategy, the Sacco invites applications from qualified, competent, and highly motivated individuals to fill the position of **Recovery Officer**.

### **Recovery Officer**

Reporting To: Credit in Charge

### **Duties & Responsibilities**

1. Ensure all loans advanced are recovered as per schedule.
2. Loan Monitoring and Portfolio Performance.
  - Monitor Credit Portfolio for compliance with performance requirements.
  - Review Status of each loan against original repayment expectations.
3. Recovery of Non-Performing Loans (NPL).
  - Manage NPLs and take appropriate recovery actions.
  - Promptly recover delinquent loans as per loan agreement and Credit Policy.
4. Collection of all loan related revenues
  - Ensure that all interest related revenues are collected.
  - Collect all fines and penalties accruing on default or delinquency.
  - Ensure all loan related fees are collected.
5. Loan Restructuring (Extensions and Modifications).
  - Review Loan Restructuring requests, assess necessity and feasibility for such requests.
  - Make recommendations for approval by Credit in Charge.
6. Reporting and Provisioning.
  - Regularly report overall portfolio performance.
  - Liaise with Credit in Charge to ensure that necessary provisioning is done as per the regulatory requirement.
7. Customer Service.
  - Maintain a positive and professional relationship with Customers and business partners for effective credit management.
  - Ensure requisite credit information sharing and referencing with subscribed Reference Bureau and regulatory requirements.
8. Any other duties assigned.



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## Qualifications & Skills

- Business related diploma or its equivalent.
- CPA PART 2 – Professional Qualification in credit management will be an added advantage.
- At least 3 years' experience in debt recovery.
- Proficiency in Ms. Office suite.
- Possess excellent analytical skills.
- Possess excellent communication and interpersonal skills.
- Be of exemplary integrity and honesty.
- Be proactive and have initiative.
- Be Firm and Assertive.

## How to apply

Candidates who meet the above requirements should either, drop their applications at JOINAS SACCO SOCIETY LTD offices or Send an Email to [hr@joinassacco.com](mailto:hr@joinassacco.com). Ensure to attach copies of academic and professional certificates, testimonials, detailed curriculum vitae and National ID not later than Friday 3<sup>rd</sup> February 2026. Current and expected salary should be quoted in the application letter. Due to numerous numbers of applications received, **only shortlisted candidates will be contacted**. Applications should be addressed to:

THE CHAIRMAN,  
JOINAS SACCO SOCIETY LTD,  
P.O BOX 669-00219 KARURI.



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## **VACANCY-DIRECT SALES EXECUTIVE 2 POSTS (RENEWABLE CONTRACT)**

**JOINAS DT SACCO SOCIETY LTD** is a Deposit-Taking Sacco licensed and supervised by Sacco Societies Regulatory Authority (SASRA) enacted under the Societies Act-2010 with membership spread across Kenya and Diaspora. The Sacco wishes to recruit a highly qualified, result oriented and proactive individual to fill the positions of a **Direct Sales Executives**.

### **Minimum Qualifications, Skills and Experience**

- 1) They **MUST** have a minimum of Certificate in Sales and Marketing or an equivalent professional qualification from a recognized institution.
- 2) Knowledge of current marketing trends and multimedia platforms
  - Ability to create and deliver presentations tailored to the audience needs
  - Ability to work with strict targets and deadlines
  - Ability to communicate well (Excellent selling, communication and negotiation skills)
  - Good understanding of the financial services sector
  - Ability to grow the business by developing new products / services
  - Team player

### **How to Apply**

Candidates who meet the above requirements should forward their **hand written** application, enclosing copies of academic and professional certificates, testimonials, detailed curriculum vitae, National ID and letters of good conduct to the undersigned not later than **3<sup>rd</sup> February 2026**. Due to numerous numbers of applications received, **only shortlisted candidates will be contacted**.

**N/B: Qualified/ Successful candidates will be required to present a good conduct.**

Applications should be addressed to:

THE CHAIRMAN  
JOINAS SACCO SOCIETY LTD  
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