



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

## **CAREER OPPORTUNITY**

**Joinas DT Sacco Society Ltd** is a licensed Deposit-Taking Sacco regulated by the Sacco Societies Regulatory Authority (SASRA). The Sacco is committed to providing innovative financial solutions that empower its members economically while delivering exceptional customer service.

To support our growth and expansion strategy, we invite applications from suitably qualified, experienced, dynamic, and results-oriented individuals to fill the following positions:

### **1. MICRO CREDIT OFFICER**

#### **Job Purpose**

The Micro Credit Officer will be responsible for mobilizing and recruiting members and microfinance groups, processing and disbursing loans, monitoring portfolio quality, and ensuring timely loan repayments to maintain a healthy loan portfolio and high levels of customer satisfaction.

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

- Market the Sacco's products and services onboard new members and groups in compliance with established policies and procedures.
- Recruit, register, and onboard new members in compliance with established policies and procedures.
- Conduct member training on Sacco products, services, policies, and basic business management skills.
- Conduct member business appraisal and recommend loans for approval
- Monitor loan portfolio performance, ensure prompt loan repayments, and actively support debt recovery initiatives to minimize delinquency.
- Maintain quality loan and deposit portfolios in line with the Sacco's targets.
- Prepare and submit daily, weekly, monthly, and quarterly performance reports.
- Maintain accurate member records, including savings and loan information.
- Provide excellent customer service to promote member retention.

#### **Qualifications and Experience**

- Diploma or Bachelor's Degree in Finance, Accounting, Business Administration, Marketing, Economics, Cooperative Management, Cooperative Business or a related field.
- At least two (2) years' experience in microfinance, SACCO operations, credit management, or a related financial institution.
- Strong sales, marketing, and relationship management skills.
- Good analytical and report-writing skills.
- Proficiency in MS Office applications.
- Knowledge of credit risk assessment and lending procedures.
- Excellent communication and interpersonal skills.
- Ability to work independently and achieve set targets.



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## 2. RECOVERY OFFICER

### Job Purpose

The Recovery Officer will be responsible for monitoring loan repayments, managing delinquent accounts, implementing debt recovery strategies, and minimizing loan losses while maintaining positive member relationships.

### Key Duties and Responsibilities

- Monitor loan accounts and ensure repayments are made according to agreed schedules.
- Follow up on overdue accounts and implement recovery strategies.
- Manage non-performing loans and recommend appropriate recovery actions.
- Conduct member and guarantor follow-ups to facilitate loan recovery.
- Review and recommend loan restructuring requests where necessary.
- Prepare recovery reports, daily, weekly and monthly portfolio performance analyses.
- Coordinate with legal service providers on recovery cases where applicable.
- Ensure compliance with Sacco policies, regulatory requirements, and credit procedures.
- Maintain accurate and up-to-date recovery records and documentation, ensuring strict confidentiality and compliance with organizational policies.
- Perform any other duties assigned by management.

### Qualifications and Experience

- Diploma or Bachelor's Degree in Finance, Accounting, Business Administration, Economics, Cooperative Management, Law, or a related field.
- At least two (2) years' experience in debt recovery, collections, credit management, or a similar role.
- Professional qualifications in Credit Management or Debt Recovery will be an added advantage.
- Strong negotiation and problem-solving skills.
- Excellent communication and interpersonal skills.
- Proficiency in MS Office applications.
- High integrity, professionalism, and attention to detail.
- Ability to work under pressure and meet recovery targets.

### 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 10<sup>th</sup> July 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.