



VACANCY

HEAD - MICRO CREDIT BUSINESS

Ukulima Sacco Society Limited, a leading National Sacco in Kenya with its Headquarters in Nairobi and FOSA Branch Network in Kisumu, Mombasa, Eldoret Embu and Nakuru invites individuals who possess a passion of excellence, strong work ethics, are results oriented and committed to continual improvement to apply for the position OF Head of Micro credit as described below:

HEAD- MICRO CREDIT BUSINESS (4 YEAR RENEWABLE CONTRACT) REF:UCSCS /HR /MCD /01/2019 – 1 POSITION

Reporting technically to the Credit Manager and administratively FOSA Manager

PURPOSE OF THE JOB

Overall role Coordinate the Micro credit business and ensure that it is operated profitably, develop products/services to be offered, coordinate the pricing and offering of the products, grow the performance of the business (customers, deposits, loan book, revenues, incomes), optimize on costs, Customer service and managing loan delinquency.

MAJOR DUTIES AND RESPONSIBILITIES

1. Analyzing and evaluating the demand, market segmentation and competitive situation for the target clients of micro credit products to identify opportunity in the market for new products;
2. Develop and Micro Credit implement objectives, action plans, budgets and initiatives as assigned;
3. Working with relevant Sacco departments on developing and updating microcredit products concepts and its prototypes, including product policies, operational procedures, methodology guides and other supporting documents in order to meet business targets;
4. Monitor and manage the microcredit portfolio;
5. Identify, monitor and develop risk mitigation strategies for the risks associated with the micro credit portfolio;
6. Follow up the roll-out into the target market of new designed or improved loan products;
7. Oversee the development and follow up the implementation of Micro Credit policies, procedures, and guidelines to ensure quality management of micro credit portfolio;
8. Support income generation for the Sacco and help to build financially self-sufficient low income borrowers/ clients;
9. Manage funds adequately to meet future cash needs in consultation with Finance department;
10. Identify and establish appropriate Partnerships for Micro credit objectives including funding;
11. Provide consistent guidelines for the effective management of the accounts processing and credit administration functions established at each county/ field/ unit offices;

12. Perform related work as assigned.

PROFESSIONAL / ACADEMIC QUALIFICATIONS

1. Bachelor's Degree in Micro credit or its equivalent from a recognized university and a diploma in Banking/Credit or its equivalent;
2. A holder of a Qualification in Credit Management Professional;
3. At least 5 years' hands on and proven experience in Micro credit operations in microfinance / banking / Sacco environment;
4. Good English proficiency, both written and spoken;
5. Computer literacy (MS. Office, PowerPoint, e-mail, etc.);
6. Valid Police clearance Certificate;
7. Valid CRB clearance Certificate;
8. Compliance with the Chapter 6 of the Kenyan constitution.

Applications with detailed CV indicating current position, qualifications, work experience, copies of certificates, testimonials and National identity card, day telephone contacts and names and contacts of at least three (3) referees should reach the Society on or before 22nd February 2019 at 12.00 Noon and addressed to:

**The Chief Executive Officer
Ukulima Sacco Society Limited
P. O. Box 44071-00100
NAIROBI**

Only shortlisted candidates shall be contacted

Ukulima Sacco Society Limited is an equal opportunity employer.

UKULIMA SACCO IS ISO 9001:2015 CERTIFIED