



## KANISA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED

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## VACANCY ANNOUNCEMENT

(Released: 23<sup>rd</sup> April 2021 | Closing: 7<sup>th</sup> May 2021)

Kanisa Savings and Credit Co-operative Society (Kanisa SACCO) was founded on and still pursues the principle of enhancing members' economic foundation by encouraging and promoting a culture of saving and prudent borrowing. Although its conception began much earlier with the staff of the All-Africa Conference of Churches (AACC), (Kanisa SACCO) was formally registered by the Ministry of Cooperative Development in the Republic of Kenya on 10<sup>th</sup> August 1981 (Registration No: CS/3530) and licensed to undertake back-office savings activity.

Over these four decades Kanisa SACCO has grown in membership, financial strength and its impact in supporting the achievement of the dreams of its members across different spheres of society. For 40 years we have continued to build financially empowered individuals who support themselves, their families and their community to achieve their goals.

In compliance with the requirements set out in the SACCO Regulations of 2020 that will bring Kanisa SACCO under the regulations of the SACCO Societies Regulatory Authority (SASRA), the SACCO seeks to recruit competent, experienced and trustworthy individuals to fill the following vacant positions:

1. Chief Executive Officer (1 Post)
2. Credit Manager (1 Post)
3. Business Development & Customer Relations Officer (1 Post)
4. Internal Audit Consultant – Individual or Firm (1 Post)

Details about the specific requirements for each position are provided below. These positions are open to **Kenyan nationals only**.

CHIEF EXECUTIVE OFFICER (1 Post)	
<b>Grade:</b> Executive	<b>Reports to:</b> Board of Directors
<b>Term of Employment:</b> Three-year renewable contract	
<b>Duties and Responsibilities</b> The Chief Executive Officer (CEO) shall be responsible to the board of directors for the day- to-day running of the Society. The key duties and responsibilities shall include administrative and financial role as indicated below: <ol style="list-style-type: none"><li>a) The development / implementation of and adherence to the policies, procedures, processes and standards in consultation with the board;</li><li>b) Ensuring systems that have been established to facilitate efficient operations and communication are followed;</li><li>c) Ensuring the planning process that has been developed to facilitate achievement of targets and objective is adhered to;</li><li>d) Attending to all staff matters, particularly human resource development and training, staff performance review are attended to;</li><li>e) To detect and prevent any potential cases of financial irregularity including, but not limited to, forgery, theft, misappropriation of funds, staff misconduct and reports to the board through the staff and administration committee;</li><li>f) Adherence to the established code of conduct;</li><li>g) Compliance with the Act, Regulations, Co-operative Act, Rules these by laws and any other applicable laws;</li><li>h) To manage the daily affairs of the Society in a competent manner;</li><li>i) To cause to keep proper books of records and register and have custody of all funds, securities, valuable papers and other assets of the society;</li><li>j) In the absence of the Finance and Accounting manager, perform the accounting and financial roles;</li><li>k) Act as the head of the Society investment company by causing the financial and accounting tasks to be performed.</li><li>l) To attend Board of Directors meetings in an advisory capacity but have no voting rights;</li><li>m) To prepare and analyse on a monthly and quarterly basis the society's business plan and budget;</li></ol>	

- n) To represent the society in business transactions and any other transaction authorized by the Board of Directors;
- o) To provide information required by the Supervisory Committee in time;
- p) To propose to the Board of Directors new and replacement positions at the Society;
- q) To implement recommendations set forth in the audit reports and those issued by the Supervisory Committee;
- r) To ensure that accounting records are consistently maintained with up to date and in-balance conditions, and that trial balances, Statement of comprehensive income, statement of financial position, cash flows statements, budgets, delinquency reports and other related information are regularly completed and reported to the relevant Committees, and that all accounting records are kept in accordance with generally accepted accounting principles;
- s) Ensure that adequate Risk management measures and insurance is in place to protect the assets of the Society against potential loss, including but not limited to the following hazards; fire, windstorm, flood, civil disturbance, theft, robbery, burglary, collapse of building, power damage, etc;
- t) Direct and supervise the administration and processing of loan applications by appointed loan officers;
- u) Establish a pricing strategy for products and services, in which the interest rate structure will seek a balance between meeting members' needs for loans, and the long-term viability of the institution, considering: Costs, particularly those related to members savings, dividends, the allowance for loan loss, and operating expenses;
  - The need for a strong capital position, which is essential to the Sacco's long-term viability and future growth.
  - The competition's pricing structure, given the competitive nature of the financial market.
- v) Any other duty that may be assigned by the Board of Directors.

**Qualifications**

Appointment to the position shall be made from persons who:

- a) Are holders of a Business-related degree or its equivalent from a recognised university; or
  - a. Bachelor's Degree and CPA (K) or its equivalent; or
  - b. CPA (K) and have satisfactorily served as Finance Manager or Internal Auditor in the Society or a comparable position with similar responsibilities in the Society or in like organizations for a minimum period of 3 years.
- b) Minimum 4 years relevant experience in a financial institution
- c) Degree or Diploma in Co-operative Management will be an added advantage.
- d) Have demonstrated high financial management capability.
- e) Have knowledge of Information Technology.
- f) Experience with using a SACCO Management Information System is an added advantage.

**Attributes/Skills**

- a) Judgment and decision-making ability
- b) Able to handle difficult customers with diplomacy and tact
- c) Accuracy and attention to detail
- d) High financial management capability
- e) High leadership and administrative capacity.
- f) Excellent communication skills.
- g) Proficient in Microsoft office suite

<b>CREDIT MANAGER (1 Post)</b>	
<b>Grade:</b> Manager	<b>Reports to:</b> Chief Executive Officer
<b>Term of Employment:</b> Three-year renewable contract	
<b>Duties and Responsibilities</b>	
<ul style="list-style-type: none"> <li>a) Ensuring quality loan book is maintained at all times by ensuring proper documentation of loan applications and maintaining the Society portfolio at risk is below 5%.</li> <li>b) Enforcement and implementation of the credit policy, procedures and processes;</li> </ul>	

- c) Ensure overall effective and efficient credit management and administration; particularly with respect to loan repayment and reporting;
- d) Oversee the input of data, functioning of the loan tracking system and development of timely and accurate reports;
- e) Perform appraisal of loans and work out member's entitlement and amount granted;
- f) Recommend loan application to be forwarded to credit committee for approval;
- g) Responsible for the preparation of files for the credit committee meeting and minutes in such meetings;
- h) Attend to members queries as concerns loans applications;
- i) Promotion of credit products and services in the target market;
- j) Advice management through the Chief Executive Officer on demands for loans;
- k) Assist the credit committee in developing sound credit policies;
- l) Ensure that members whose applications have been deferred or rejected from loan office for not conforming to the loans policy are promptly advised;
- m) Ensures all members correspondences on loans, withdrawals and membership are promptly attended to
- n) Growing non-withdrawable deposits/savings;
- o) Maintaining accurate loan register;
- p) Maintaining guarantors' records;
- q) Ensuring all loan repayments and interest income is recovered;
- r) Co-ordinating with the Finance department to ensure adequate and accurate provision for defaulted loans;
- s) Maintaining confidentiality of members' loan information;
- t) Drafting demand notices to loan defaulters;
- u) Preparation of monthly insurance premium schedule for submission to the insurance company;
- v) Preparation and generation of loan schedules and statements;
- w) Reviewing the performance of Credit officers and credit clerks;
- x) Ensuring that all loans comply with lending regulations and policies of the Society; and
- y) Any other lawful duties as may be assigned from time to time.

**Qualifications**

Appointment to the position will be made from persons who:

- a) Are holders of a Business-related degree or its equivalent from a recognised university and CPA Part 2 or its equivalent; or Bachelor's Degree and CPA part 2 or its equivalent; or CPA Part 2 and have satisfactorily served as a Loans or credit officer in the Society or a comparable position with similar responsibilities in another Sacco or in like organizations for 2 years.
- b) Minimum of 2 years of relevant experience.
- c) Diploma in Co-operative Management will be an added advantage.
- d) Have demonstrated high financial management capability and Investment.
- e) Have good knowledge of Information Technology.
- f) Experience with using a SACCO Management Information System is an added advantage.

**Attributes/Skills**

- a) Effective listening, verbal and written communication skills
- b) Judgment and decision-making ability
- c) Accuracy and attention to detail
- d) Demonstrated integrity and ethical standards
- e) Able to handle difficult customers with diplomacy and tact
- f) Problem-solving and analytical ability
- g) Manages time effectively and adapts quickly to changing priorities
- h) Team player who works productively with wide range of people
- i) Capable of following written instructions and documented procedures
- j) Able to read, analyse and interpret financial statements
- k) Good Knowledge of Microsoft Office Suite

**BUSINESS DEVELOPMENT & CUSTOMER RELATIONS OFFICER (1 Post)**

**Grade:** Clerk

**Reports to:** Chief Executive Officer

**Term of Employment:** Three-year renewable contract

**Duties and Responsibilities**

Marketing the society and all products, educating the customers and projecting the society's image positively.

- a) Aggressive recruitment and registration of new members into the Society.
- b) Deposit mobilization through aggressive marketing of the deposits products to increase the society liability book.
- c) Aggressively market the loan facilities to the existing and potential members in order to increase the society's asset book and revenue.
- d) Aggressively market the transaction activities of the SACCO in order to increase the non-funded income of the society e.g. Mobile Banking etc.
- e) Educate the members/customers before and after they take society products to ensure that the loans taken are applied to beneficial use.
- f) Ensure regular advertisement of the society's products through acceptable and value adding channels including use of brochures, flyers, notice boards, media, e-mails and others.
- g) Maintain close relationship with the customers in order to ensure positive customer experience satisfaction
- h) Give periodic reports and circulations on sales and marketing activities.
- i) Organize for and participate in members and customer forums to educate and enlighten them on all SACCO products and services and address their concerns.
- j) Conduct market intelligence to understand emerging customer needs, competitors' actions and general market trends in order to recommend proactive strategies to the Society management.
- k) Responding to customers' questions and complaints in-person and via phone calls, email, social media
- l) Updating members' information in the management information system.
- m) Registering members for mobile banking services; and
- n) Ensure professional, timely, accurate and efficient flow of information to and from members and other stakeholders at all times through SMS, Telephone Calls, Emails and Social Media.
- o) Develop and implement an annual communication plan with monthly targets to enhance timely, effective and efficient communications
- p) Develop and manage social media communication across the SACCO's Facebook, Twitter, Instagram, LinkedIn and YouTube channels to enhance digital brand awareness and engagement
- q) Develop and implement periodic communication campaigns through SMS, Emails, MailChimp and Publications e.g. Monthly SACCO Brief Email Campaign and the Ushirikiano Quarterly Newsletter etc
- r) Support the development of communication content through writing, photography, videography for the SACCO's print, digital and broadcast communication needs
- s) Ensure coverage of SACCO events including management of relations with the media
- t) Any other lawful duties as may be assigned from time to time.

#### **Qualifications**

Appointment to the position will be made from persons who:

- a) Are holders of a bachelor's degree in marketing, communications, public relations or business-related field or its equivalent from a recognised university;
- b) A diploma in Co-operative Management or CPA part 1 is added advantage
- c) 2 years' relevant experience in sales, customer service or comparable position with similar responsibilities
- d) Experience with using a SACCO Management Information System is an added advantage.

#### **Attributes/Skills**

- a) Good knowledge of the market and the Society's products and services
- b) Self-confidence and motivated
- c) Excellent written & oral communication skills
- d) Good people, interpersonal and networking skills
- e) Business driver and customer driven
- f) Be of exemplary integrity and honest
- g) Be a team player
- h) Be proactive and have initiative
- i) Negotiation and selling skills
- j) Brand champion
- k) Good time management skills
- l) Proficient in Microsoft office suite

m) Must be able to work with minimal supervision.

#### **INTERNAL AUDITOR – CONSULTANT (1 Post)**

**Grade:** Consultant

**Reports to:** Chief Executive Officer & Supervisory Committee

**Term of Employment:** Three-year renewable contract

#### **Duties and Responsibilities**

The Internal Auditor (Individual or Firm) shall be responsible for coordination of the operations of the Internal Audit functions of the Society:

- a) Reviewing the credibility and integrity of financial statements. In performing this function, the internal auditor shall.
  - Ensure the financial statements of the society have been prepared in accordance with the IFRS, IAS and the Sacco Societies Act. This will also ensure that all the disclosure requirements in accordance with the rules and regulations are also met.
  - Ensure that the loans of the Society are all documented, and the necessary steps were followed in awarding the loans. The process of loan awarding should be professional.
  - Ensure that the fixed assets of the Society have been safeguarded, their physical condition is proper, they exist, and they are correctly valued. This includes checking the physical presence, the depreciation policies and analysing their effectiveness and whether they are properly insured.
  - Analyse the investments made by the Society to ensure that the investment policy was followed, the investments are safe, they don't exceed such a proportion of the prudential standards that have been set and such investments have been made for the good of the Society.
  - Ensure that the information contained in the financial statements is complete and reliable for effective decision making.
- b) The internal auditor checks that all activities done by the Sacco are in conformity with the existing laws and Regulations. This will entail the internal auditor ensuring that the Society does not contravene among others; The Cooperative Societies Act, the Sacco Societies Act, CBK Act, the labour laws, NSSF Act and other relevant Acts and laws.
- c) Review the economic efficiency and effectiveness in the utilization of the Society resources so that its objectives are achieved.
- d) The internal auditor will also review the adequacy, design and effectiveness of the Internal Control Systems. This will monitor the quality of such controls, detect any weakness and provide recommendation for improvement. To achieve this the internal auditor among others.
  - Will check on the organisation chart is well defined, and the flow of authority is well documented. This assists one to track the responsibilities of different personnel in the Society and any right that may be granted in accordance with authority.
  - Analyse the accounting system being used by the Sacco and ensure one official cannot originate and complete a transaction. There should be a well-defined segregation of duties.
  - Ensure that the assets of the Society are all documented, and they are well kept. Not all officials of the Society should be able to access its assets.
  - Ensure that every department in the Society has a policy on its functions; the policy should be complete and is followed in the day-to-day operations.
- e) Assist the Board of directors in the governance of the Society by advising on the direction in various issues. These may include.
  - Promote the ethics and culture of the Society so that the institution is held as member focused by concentrating on savings and credit facilities.
  - Ensure that the code of conduct is in place and its conditions are withheld.
  - Assisting the Board of Directors in laying down the strategic direction of the Society. This can be done by providing feedback on the limitations of the strategic plan.
- f) The internal auditor shall act as a link between the external auditor and the supervisory committee of the Society. In the event the external audit is being performed, the external auditor analyses the work done by the internal auditor, mainly focusing on independence and integrity of the internal audit function so that they can place some reliance on its work.
- g) Having fraud detection steps in audit programs; investigating allegations of fraud and reviewing fraud prevention controls and detection processes put in place by management, making recommendations for improvement and on corrections or enhancements needed to maintain and improve effective and compliant operations.
- h) Maintaining files and supporting documentation for audits and other assignments.

- i) Identifying and qualifying key business risks estimating the probability of occurrences and the impact on the Society and making appropriate recommendations.
- j) Any other lawful duties that may be assigned from time to time.

#### **Qualifications**

Appointment to the position will be made from persons who:

- a) Are holders of a Business-related degree or its equivalent from a recognised university and CPA(K) or its equivalent  
or  
Bachelor's Degree and CPA (K) or its equivalent  
or  
CPA (K) and have satisfactorily served as an Accountant or Assistant Internal Auditor in the Society or a comparable position with similar responsibilities in a SACCO or in like organizations for a minimum period of 2 years.
- b) Minimum 2 years' relevant experience
- c) CISA qualification will be an added advantage
- d) Registered with ICPAK

#### **Attributes/Skill**

- a) Judgment and decision-making ability
- b) Accuracy and attention to detail
- c) Excellent communication and Interpersonal skills.
- d) Excellent analytical and audit skills
- e) Self-driven and work with minimal supervision
- f) All risk analysis skills
- g) Advanced report writing and presentation skills
- h) Good IT skills and Proficient in Microsoft office suite
- i) Unquestionable integrity

#### **WORKING RELATIONSHIPS**

- **Internal:** Holders of all positions will be required to liaise with colleagues, line manager and the Board of Directors of the SACCO to maintain good internal relations and collaboration with members throughout the duration of assignment
- **External:** They will also strive to ensure the establishment and maintenance of good relations with key external stakeholders and partners

#### **HOW TO APPLY**

Qualified and interested applicants must be submitted their applications through the **online form** accessible at: <https://forms.gle/sokteGvWUpP3noqb6>. Please note that **no physical applications** will be accepted and **no applications will be accepted via email**.

Ensure you have soft copy versions of the following documents for submission through the online form:

- a) National ID (or Certificate of Incorporation where applicable)
- b) Cover Letter (Addressed to The Chairperson, Kanisa Savings and Credit Cooperative Society)
- c) Up to date Curriculum Vitae (or company profile where applicable)
- d) Academic Certificates and Other Testimonials

Applications must be submitted on or before **Friday, 7<sup>th</sup> May 2021 at 05:30pm**. Applications received past this deadline will not be considered.

Kanisa SACCO is an equal opportunity employer and does not charge any application fees. Canvassing will lead to automatic disqualification. **Only shortlisted applicants will be contacted.**

If you have any queries, email [info@kanisa-sacco.org](mailto:info@kanisa-sacco.org) or call **0714 612049** or **0780 612 049**.