

JOB ADVERT FOR SENIOR CREDIT OFFICER – COLLECTIONS

We are a dynamic and fast-growing Savings and Credit Co-operative Society (Sacco) committed to excellence and quality service delivery. Due to our continued growth, we seek to recruit a competent, dynamic, and results-oriented professional to fill the position of Senior Credit Officer – Collections.

Reporting to the Credit Manager, the successful candidate will be responsible for effective management of the loan book, ensuring timely recovery of non-performing loans (NPLs) and close monitoring of performing accounts to prevent deterioration into NPL status.

Key Duties and Responsibilities

- Provide effective leadership and strategic direction to the debt recovery team to reduce Portfolio at Risk (PAR) and deliver high-quality services within agreed service levels.
- Overall ownership and management of PAR and loan loss provisioning categories.
- Timely follow-up and processing of deceased member claims with the Sacco's insurer.
- Develop, review, and implement loan recovery policies, procedures, and strategies.
- Conduct daily reviews of Performing and Watch loan accounts to mitigate risk of deterioration and take timely corrective action.
- Ensure timely preparation, review, and distribution of provisioning and recovery reports to the Credit Manager and Credit Committee for action.
- Institute appropriate recovery measures for all delinquent loans, including realization of guarantees and securities where applicable.
- Ensure timely collection, reconciliation, and follow-up of check-offs and remittances from employer corporates.
- Coordinate and monitor performance of accounts outsourced to external debt collectors.
- Negotiate repayment arrangements and settlement plans with members in default.
- Prepare and issue notices to guarantors of delinquent loans in line with policy.
- Prepare CRB listing notifications and ensure prompt listing of defaulting members.
- Conduct regular field visits to loan defaulters.
- Liaise with the Cooperative Tribunal and legal advisors on management of delinquent loan cases.

- Handle member inquiries relating to loan statements, savings, and credit accounts via phone and email.
- Oversee timely notification, recovery, and repossession of charged collateral

Minimum Qualifications and Experience

- Bachelor's degree in commerce, **Business Administration**, or a related field.
- **CCP II or CPA II qualification is mandatory.**
- Minimum of **three (5) years' experience** in a similar role within a financial institution.

Key Skills and Competencies

- Strong leadership and people management skills.
- Self-driven, proactive, and results-oriented with proven collections experience.
- Excellent communication and interpersonal skills.
- Ability to plan, prioritize, and meet strict deadlines using own initiative.
- Strong analytical and problem-solving abilities.
- Team player with the ability to multitask in a fast-paced environment.
- Flexible and willing to learn.

How to Apply:

Candidates who meet the minimum requirements to fill attached link <https://forms.office.com/r/TaKUNmybTN> and send your application with a detailed curriculum vitae including three referees to careers@qonsacco.com by **27th January 2026**.

Due to the numerous numbers of applications received, only shortlisted candidates will be contacted.