

## **JOB DESCRIPTIONS:**

### **1. JOB TITLE: HEAD OF INTERNAL AUDIT: (1 post)**

#### **JOB PROFILE**

<b>Job Title:</b>	HEAD OF INTERNAL AUDIT
<b>Job Reference</b>	TSCCS:H.O.I.A.4/2022
<b>Department:</b>	INTERNAL AUDIT
<b>Reporting to:</b>	C.E.O., AUDIT COMMITTEE & SUPERVISORY BOARD
<b>Location</b>	HEAD OFFICE

#### **JOB PURPOSE**

Reporting to the CEO, Audit committee and Supervisory committee, you will be expected to ensure that the SACCO's operational and accounting policies and procedures are followed by the management and staff. Head the internal audit function; Executing audit engagements within specified time budgets to accomplish the internal audit plan ensuring reliability and integrity of information and compliance with policies. In charge of an independent appraisal of all SACCO functional and non-financial areas established by management of the SACCO and review of the internal control system as a service to the SACCO.

Plans, execute and report to the Board on operational, financial, regulatory compliance related audits/reviews of the SACCO, in line with the SACCO strategy objectives, relevant policies, agreements/contracts and overall SACCO mandate. You will oversee the proper use and safety of the SACCO resources, continuously assessing and ensuring adequacy of and adherence to internal controls. The responsibility is to objectively examine, evaluate, verify Financial & non-financial data and determine the accuracy and reliability of accounting statements and report on the adequacy of internal control as a contribution to proper economic, efficient and effective use of resources. Internal auditing activity is the eye of the CEO and the Board of Directors in the SACCO. Responsible for the Internal Audit Function to provide assurance that the policies and procedures are being adhered to as stated and that the SACCO is generally run in an efficient and effective manner.

#### **JOB OBJECTIVES**

- Evaluate all task systems and controls to determine their adequacy and effectiveness to the SACCO to ensure: effective, efficient and economic use of the SACCO resources, reliability and integrity of information, and Compliance with policies.
- Identify business risks, systems and control weaknesses, and deficiencies in policies and procedures.
- Develop and discuss audit findings and recommendations with CEO and Heads of departments and agree on a timeframe for corrective action for Audit committee sanctions.
- Advise Board and management on non-compliance operations.
- Carry out special and routine audit assignment and investigations.
- Keep internal control procedures updated.

- Oversee implementation of controls of operational and accounting policies and procedures.
- To review the SACCO's short term business plan and strategy and come up with suggestions in terms of audit strategies that will better enable the SACCO to achieve its goals.
- Prepare timely annual departmental Audit work plans and implement them. The audit plan should cover audit activities, for the Head office and at the branches.
- Mentor departmental staff continuously, build team spirit and implement measures that ensure optimal performance of the staff.
- Facilitate development, implementation and continuous review of sound Internal Control Systems, policies and procedures through recommendations to the board
- To come up with a comprehensive plan which guides the audit department.
- Enforce compliance with Internal Control policies, systems and procedures in the SACCO
- Plan, direct and control the Internal Control function of the SACCO on a day to day basis
- Recommend amendments in the internal control systems and promote compliance with the same
- To continuously verify and enforce compliance with policies, practices, rules, regulations and any other legally binding agreements in the SACCO.
- To verify and advise the board on the SACCO's conformity with the regulator's requirements(SASRA) and to ensure Society's financials are prepared in accordance with international auditing standards(IAS) , international financial reporting standards(IFRS) and SACCO Society's Act.
- To carry out quarterly special audits such as forensic and compliance audits to determine compliance to and not compromise to the internal controls and give recommendations on how such controls can be beefed up.
- To continuously audit the use of SACCO resources in regard to expenditure, payroll and imprest and make appropriate recommendations
- Establish credible fraud detection steps in audit programs, investigate allegations of frauds and review fraud prevention controls and detection processes put in place by the Management and make recommendations for improvement and /correction or enhancement needed to maintain and improve effectiveness and compliance.
- To audit all loan application forms and ascertain that they are no delinquent loans and the society's relevant policies and procedures are followed.
- To ensure no loss occurs from areas already audited and no risk was mentioned in audit reports.
- To pre-audit all payment vouchers and payments to ensure they are adequately supported.
- To audit all erroneous refunds posted so as to ascertain their accuracy and do monthly reports to

the board

- To interact with the external auditors and ensure that recommendations given during the external audit are being implemented by the management. Ensure that the society is audited at least twice per year by External Auditors.
- To analyze the budgeting process of the SACCO and carry out regular budget reviews to ascertain that the budgets are adhered to.
- Continuously undertake risk assessment and manage risks related to internal audit
- Check and verify transactions randomly or in full
- In consultation with the audit committee, undertake stock and FOSA cash spot checks to ensure SACCO assets are safeguarded and make appropriate reports to the board
- Prepare monthly quality audit reports on the findings, suggest corrective and preventive actions and discuss the reports with relevant organs in the SACCO.
- Evaluate performance of the staff supervised and the branches or departments in general by conducting a quarterly and annual appraisal and giving an audit rating to the staff/branch/Department based on the audit finding.
- Analyze investments made by the SACCO to ensure investment policy was followed, investments are safe, and they do not exceed prudential standards of the SACCO Act.
- Prepare an overall comprehensive audit plan for the Society as regards the nature, extent and timing of the audit activities.
- Update and communicate audit programmes changes in consultation with CEO and Chair of Audit committee and the Supervisory Committee to ensure adherence with internal audit standards.
- Prepare internal audit reports and present to the CEO, Audit committee and the Supervisory Committee and as well ensure that Audit quarterly reports are tabled in the Board meeting.
- Co-operate with external auditors on matters regarding internal control and any other matters arising from their work
- Checking monthly and final financial statements to ascertain their accuracy and completeness
- Conducting surprise checks in the treasury and Front Office (teller's cubicles) to ensure that all operations procedures are complied with.
- Verification of all payments and receipts.
- Reviewing internal controls including the scope of the internal audit program, the internal audit findings and recommend action to be taken by the Board of Directors.
- Reviewing any related party transactions that may arise within the Society.
- Ensuring that policies and control procedures are sufficient to safeguard against error,

carelessness, conflict of interest, self-dealing and fraud.

- Procedure reports to the CEO on day-to-day operations of the society.
- Taking minutes of the Audit Committee.
- Considering any matter of significance raised at the Annual General Meeting.
- To have unrestricted access to records, assets and explanation and information from personnel as it is deemed necessary to carry on his/her work in the course of the business.
- To implement, without delay, all recommendations from government regulatory bodies, BOD, external audit reports and consultants based on agreements arrived at with BOD.
- To supervise day to day accounting activities of staff in the section and provide support and backstopping to the work of staff in the section.
- To participate in seminars to keep abreast of the changes and their impacts on the SACCO.
- To seek opportunities to enhance skills and value to the SACCO and make suggestions for improvement.
- Maintain and build customer relationships on an ongoing basis with key stakeholders in order to further grow the SACCO business.
- Provide customer service levels within the framework of “Going the Extra Mile”, but not to the detriment of the SACCO.
- Maintain and present a professional image of SACCO and its core business within the market place (grooming, punctuality, confidentiality/non-disclosure, customer communication, customer contact).
- Any other duties assigned by the C.E.O, Audit Committee, Supervisory Committee and Board of Directors from time to time.

### **PREFERRED QUALIFICATIONS**

- 1) Minimum registered CPA (K) or its recognized equivalent. A Bachelor of Commerce, BBA Accounting/Finance, diploma in Co-operative Management and experience in Financial Operations or any other recognized equivalent qualification would be an added advantage.
- 2) Have at least 6 years’ practical experience in a busy financial institution with a minimum of 4 years in internal/external audit environment.
- 3) Computer literate
- 4) Minimum C+ in KCSE, C (plain) in Mathematics and English.
- 5) Active registered ICPAK Member.
- 6) Age 32-40 years of age
- 7) Be proactive and initiative.
- 8) Have excellent communication and interpersonal skills.
- 9) Must be self- motivated and be ready to work with minimum supervision.
- 10) Be a team player.

## BACKGROUND REQUIREMENTS

- Flare in Current Financial and Business Trends
- Have unquestionable Integrity
- Excellent People Management Skills
- Possess excellent interpersonal communication skills.
- Well versed with contemporary legal, taxation and business trends
- Must be a good team leader.
- Deadline-Oriented, Attention to Detail, Confidentiality,
- Analytical and problem-solving skills and Knowledge of SASRA regulations.

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- 1) Clearance certificate from the Ethics & anti-corruption commission (EACC)
- 2) Tax compliance certificate from the Kenya Revenue Authority (KRA)
- 3) A valid certificate of good conduct
- 4) Clearance certificate from the Higher Education Loans board (HELB)
- 5) Clearance certificate from the Credit Reference Bureau (CRB)

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**2. JOB TITLE: INFORMATION COMMUNICATION & TECHNOLOGY MANAGER: (1 post)****JOB PROFILE**

<b>Job Title:</b>	INFORMATION COMMUNICATION & TECHNOLOGY MANAGER
<b>Job Reference</b>	TSCCS:ICT.M.5/2022
<b>Department:</b>	ICT
<b>Reporting to:</b>	HEAD OF ICT
<b>Location</b>	HEAD OFFICE

**MAIN PURPOSE OF THE JOB**

Reporting to the Head of ICT, the ICT manager will be responsible for managing and administering multiple database systems Including back-up, performance tuning, capacity planning, monitoring critical events and documentation.

**JOB OBJECTIVES**

- Maintaining data integrity, security and access-monitoring user access, developing and maintaining system security in line with standards and ensuring compliance to all standards.
- Independently analyzing, solving and correcting issues in real time, correcting issues in real time, providing problem resolution end-to-end.
- Applying data modeling techniques to ensure development and implementation support efforts, meet integration and performance expectations.
- Implementing strategies for data base high availability and scalability and with project teams to ensure a smooth deployment of new services.
- Providing technical mentorship and cross-training
- Prepare, review and monitor the ICT Annual Budget and Operating Plan, participate in the purchase, installation, configuration of ICT platform to ensure integrity, awareness, updates and security of all ICT resources in line with the Society's strategic plan.
- Development & Review of ICT Policy.
- Develop and Communicate disaster mitigation and recovery plans in-case of system failure/malfunction in order to ensure business continuity.
- Responsible for management, development and security of information and communication systems.
- Evaluate and/or recommend purchases/disposal of computers, network hardware, peripheral equipment, and software.
- Investigate, recommend and install enhancements and operating procedures that optimize network availability and reliability.

- Undertake training needs analysis of ICT staff and users, conduct in-house and organize for external training
- Supervise and appraise the System, Network Administrator [WAN/LAN], Information Security Officer and Webmaster.
- Prepare and submit departmental work plans to the Head of ICT.
- Keep abreast with new ICT developments so as to advise the SACCO to take advantage of emerging technologies.
- Enforce staff compliance with ICT policy and other departmental laid down procedures
- Mentor departmental staff continuously, builds team spirit and implement measures that ensure optimal performance of the staff.
- Empower information users continuously to be able to use the existing SACCO information system competently by doing one on one training, regular group training or a combination of both.
- Assist the Head of ICT with the implementation of Society's projects as required.
- Liaising with ICT staff and helping in establishing ICT user support knowledge.
- Evaluate the performance of the staff supervised by conducting a quarterly and annual appraisal
- Any other lawful duties as may be assigned from time to time by the Head of ICT or the C.E.O.

#### **Customer focus**

- Maintain and build customer relationships on an ongoing basis with key stakeholders in order to further grow the SACCO business.
- Maintain and build internal relationships in order to ensure a strong network and support structure to facilitate the unit's initiatives.
- Maintain and present a professional image of the Society.

## **BACKGROUND REQUIREMENTS**

#### **Education: Formal Qualifications**

- B.Sc. (Computer Science, Information Technology or related field), Higher Diploma/ Diploma in Computer Science
- Knowledge of Operation of various SACCO software systems and database, Software development and Networking techniques
- CCNA/LINUX/LAN/WAN/CISSA /C[+] and MCSE Certification
- At least 5 years relevant experience in the same or related position.

#### **Professional Level of Education:**

A combination of any two of the following qualifications: Data base Administration, Network Administration (N+), MCSE, and Linux Administration, CISSA, CCNA

## PERSON SPECIFICATIONS

- Be of exemplary integrity and honesty
- Be between 32 – 40 years of age.
- KCSE C (Plain) with C (plain) in Mathematics and English
- Must be empathic to Customer needs
- Have excellent financial analytical skills to assist in Monthly preparation of P&L, statements of financial position, and reconciliations.
- Be decisive and possess quick judgment skills
- Possess excellent business writing skills
- Be proactive and initiative
- Have excellent communication and interpersonal skills
- Must be self- motivated
- Be a team player

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### 3. JOB TITLE: RISK OFFICER (1 post)

#### JOB PROFILE

<b>Job Title:</b>	RISK OFFICER
<b>Job Reference</b>	TSCCS:R.0.6/2022
<b>Department:</b>	RISK AND COMPLIANCE
<b>Reporting to:</b>	C.E.O.
<b>Location</b>	HEAD OFFICE

#### JOB PURPOSE

The Risk Officer will be responsible for establishing and implementing an appropriate Operational & Compliance Risk Management framework in line with the Society's Strategic Plan, the Risk Management Policy, established SACCO By- laws and regulations and best financial service industry practices.

The Risk Officer who is a business supportive and risk disciplined individual is expected to provide oversight to the enterprise-wide risk management (ERM) strategy and framework that effectively translates the risk appetite framework into informed decision-making practices that support Tower SACCO's unique business model and strategic plan.

#### JOB OBJECTIVES

- Develop and implement a risk management strategy and monitor implementation of the SACCO's strategic plan to prevent, eliminate and mitigate operational risks.
- Identify emerging risks that present new regulatory, fraud, or money laundering risks. Such include risks associated with new products and services, customer types, geographies, and channels.
- Participate in development and Implementation of a Risk Monitoring and Reporting Framework
- Provide assistance in developing and updating policies and procedures by enforcing document standards.
- Ensure that relevant Business policies are effectively embedded within business units.
- Develop training programs and conduct training on developments in the legal and regulatory framework.
- Ensure customer portfolio is effectively risk rated and the AML or general compliance Monitoring activity is in line with the risk
- Transaction and customer screening for Anti-Money Laundering through daily reports and system generated alerts and subsequently close on all alerts generated with the assistance of AML Analysts.
- Maintain a risk register based on the identified applicable laws and regulations, fraud schemes, and Proceeds of Crime Act and Anti Money Laundering considerations.
- Liaise with the SACCO's partners and counter parties in relation to all AML & KYC matters and questionnaires
- Liaise with FRC on daily cash transaction returns, suspicious transactions, and carry out quarterly returns.
- Review the SACCO's operations to ensure they meet all regulatory requirements set under the SASRA.
- Review satellites, Branches and head office departments' operational, regulatory, credit risk and compliance risks.

- Conduct risk assessment for proposed and existing units.
- Track the progress of remediation of control weaknesses identified by Internal Audit, self-testing, or controls assessment.
- Any other duty that may be assigned by the C.E.O.

### **DESIRED QUALITIES**

- 1) A financial services background with compliance and risk management as a central component of your previous role.
- 2) High analytical and problem-solving skills to be able to challenge status quo based on qualitative facts.
- 3) Knowledge of the risk and governance standards such as COSO framework, Basel Corporate Governance Principles and SASRA Risk Management for SACCOs.
- 4) A track record of delivering on targets and objectives within regulatory and non-regulatory deadlines.
- 5) Strong analytical, communication and reporting skills.
- 6) Training delivery experience.
- 7) A proven ability to work on own initiative.
- 8) High ethical standards, integrity, and professionalism.

### **PREFERRED QUALIFICATIONS**

- A Bachelor's degree in Business related courses, Computer Science and ICT or related field from a recognized University.
- Possession of professional qualification such as CPA, ACCA, CISA, FRM CEH, CISSP, CRISC, CISA, CISM or other risk related field. Certification in ICT Security, Audit and Risk Management and or other relevant training shall be an added advantage.
- A minimum of four (4) years working experience in an audit firm or a financial institution especially in Banking Operations, Audit, Risk Management and/or Compliance practices.
- Comprehensive knowledge of ERM concepts, operations, and ICT risk management concepts.
- Be between 30-40 years old

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#### 4. JOB TITLE: LEGAL OFFICER (1post)

##### JOB PROFILE

<b>Job Title:</b>	LEGAL OFFICER
<b>Job Reference</b>	<b>TSCCS:L.O.7/2022</b>
<b>Department:</b>	LEGAL
<b>Reporting to:</b>	CHIEF EXECUTIVE OFFICER
<b>Location</b>	HEAD OFFICE

##### JOB PURPOSE

The legal Officer is responsible for the provision of legal services in relation to litigation, contract preparation, perfection of securities and safeguarding the Society's interest through provision of general legal advisory services to the Society's functional departments.

##### JOB OBJECTIVES

- Developing and reviewing a relevant legal and regulatory framework for the better implementation of the Society's mandate.
- Ensuring that Legal Audit Compliance is carried out to confirm legal compliance, statutory and regulatory requirements.
- Drafting, drawing up and reviewing contracts, Service Level Agreements, Memorandum of Understanding, leases and other legal documents to ensure compliance to statutory requirements and the Society's policies;
- Coordination with Legal consultant /liaison agencies for legal cases and disputes resolutions by providing briefings/discussion, providing required documents and follow up with the concerned on court attendance.
- Timely and accurate preparation of agreements, Legal documents, Loan forms, Application forms and other documents in relation to the Society's business.
- Ensuring the efficient and proper perfection of all the Society's securities as well as maintenance of its collateral.
- Review of legal reports pertaining to properties to be taken as collateral and advising on issues related to stamp duty; registration of documents, etc as part of due diligence on the property related documentation.
- Assist in the negotiation, drafting, vetting and interpretation of legal documents, agreements, treaties and conventions including but not limited to: Society's By-laws, Participation Agreements, Operational manuals, Memoranda of understanding with partners, Bank guarantee, letters of undertaking, Insurance contracts, vendor documents, Re-insurance agreements and regulatory obligations for and on behalf of the SACCO.
- Conducting legal research and providing advice on legal and corporate matters to the Society through interpretation and writing legal opinions.
- Provision and interpretation of legal information, conducting of training and dissemination of relevant legal requirements to staff.
- Litigation management and reviewing progress of outstanding litigation.
- Coordinating and ensuring representation of the Society in courts or other judicial authorities – including liaising with external lawyers on the execution of assigned tasks.
- Following up on renewals or termination of agreements;
- Prepare & send legal notices to members, filing of legal or civil case against debtors defaulting payments.

- Provide Counsel and Assistance to ICT Department on software licensing, anti-infringement and anti-piracy compliances.
- Liaise with relevant departments to ensure that where legal risk has been identified, appropriate course of action has been taken.
- Work closely with the Risk Department on policy matters.
- Any other duty as may be assigned by the Chief Executive Officer.

### BACKGROUND REQUIREMENTS

- 1) Strong management, negotiation and report writing skills;
- 2) Computer literacy and familiarity with standard office computer applications;
- 3) Excellent interpersonal and communication skills;
- 4) Ability to work under pressure and meet deadlines.
- 5) Excellent organizational skills
- 6) Results driven and customer focused
- 7) Possess strong analytical skills

### PREFERRED QUALIFICATIONS

#### Formal Qualifications

- Bachelor's degree in law from a recognized university.
- Post graduate diploma in law from a recognized institution by Council for legal Education
- KCSE C+ (Plus) with C (plain) in Mathematics and English
- A minimum of (three) 3 years demonstrated professional experience in legal practice, particularly in a Sacco or banking sector.
- Be a member of law society of Kenya /Institute of Certified Public Secretaries of Kenya.
- Be between 32-40 years of age.

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**5. JOB TITLE: BRANCH MANAGER: (2 posts)****JOB PROFILE**

<b>Job Title:</b>	BRANCH MANAGER
<b>Job Reference</b>	TSCCS:B.M.8/2022
<b>Department:</b>	OPERATIONS
<b>Reporting to:</b>	HEAD OF OPERATIONS
<b>Location</b>	BRANCH

**JOB DESCRIPTION**

The Branch Manager is responsible for the Branch Business and efficient daily operation of a full service branch office. These include sales and marketing of SACCO products and services, branch operations, lending, customer service, and security and safety in accordance with the SACCO's objectives.

**DUTIES**

- In-charge of all Branch activities.
- Implement all SACCO policies in respect to the branch.
- Co-ordinate the FOSA operations in accordance with the operations manual.
- Ensure the operations of the treasury are well handled by;
- Having dual custodians at all times.
- Carry out daily branch hand over exercise.
- Ensure that cash held in the Branch does not exceed the insurance cover limit.
- Prepare reports such as reconciliations, trial balance, quarterly reports, liquidity reports, loan reports, savings projections in respect of FOSA Operations. These will be given to the Head of Finance for consolidation with other branch reports.
- Direct all operational aspects including service channel operations, customer service, human resources, administration, marketing and sales.
- Assess local market conditions and identify current and prospective sales opportunities.
- Develop forecasts, financial objectives and business plans.
- Meet SACCO business and operations performance goals and metrics.
- Manage branch revenue, operating costs and profitability in line with the budget allocation.
- Bring out the best of branch's personnel by providing training, coaching, personal development and motivation.
- Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities.
- Share knowledge with other branches and Chief Managers on effective practices, competitive intelligence, business opportunities and needs.
- Develop and implement branch strategy and sales plans to ensure achievement of branch targets.
- Adhere to high ethical standards, and comply with all regulations/applicable laws.

- Network to improve the presence and reputation of the branch and company.
- Stay abreast of competition and provide reports on market movement and penetration.
- Addressing promptly customer service satisfaction issues as raised by members.
- Exercise due diligence in operations on Know your customer (KYC) and Anti-money laundering (AML) to prevent and detect frauds and forgeries.
- Ensure periodic visits to the SACCO's agents under the branch or satellite for monitoring, ensuring compliance with the SACCO Agency guidelines as well as responding to queries or addressing issues affecting the agents.
- Work closely with sales teams at the branch to supervise, train, advice and submit verified sales commission reports to the Marketing department.
- Take primary responsibility for managing and minimizing the inherent and potential risks.
- Ensure the safe keeping of Branch Assets including structures, equipment, inventory and cash.
- Any other lawful duties as may be assigned from time to time by the Head of operations, Operations Manager, the C.E.O. or any other person in authority.

#### **BACKGROUND REQUIREMENTS**

- 1) Proven branch management experience, as a branch manager or similar role
- 2) Sufficient knowledge of modern management techniques and best practices in channel management
- 3) Ability to meet business targets and goals
- 4) Familiarity with SACCO rules and regulations
- 5) Excellent organizational skills
- 6) Results driven and customer focused
- 7) Leadership and human resources management skills

#### **BACKGROUND REQUIREMENTS**

##### **Formal Qualifications**

- B-COM/BBA/BBM/BCOB/BCCD or CPA (K)
- Those with a diploma in business related course will have an added advantage.
- Five (5) years' experience in a financial institution.
- KCSE C (Plain) with C (plain) in Mathematics and English

## **PERSON SPECIFICATIONS**

- Be of exemplary integrity and honesty
- Be between 32 – 40 years of age.
- Must be empathic to Customer needs
- Must have a valid driving license
- Be decisive and possess quick judgment skills
- Possess excellent business writing skills
- Be proactive and initiative
- Have excellent communication and interpersonal skills
- Must be self- motivated and be ready to work with minimum supervision
- Be a team player

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**JOB TITLE: BRANCH OPERATIONS OFFICER (1 post)****JOB PROFILE**

<b>Job Title:</b>	BRANCH OPERATIONS OFFICER
<b>Job Reference</b>	<b>TSCCS:B.O.O.9/2022</b>
<b>Department:</b>	OPERATIONS
<b>Reporting to:</b>	BRANCH MANAGER
<b>Location</b>	BRANCH

**JOB DESCRIPTION**

Reporting to the Branch Manager, the incumbent shall be responsible for reviewing and analyzing expenditures of the branch to ensure they are in conformity with the budget and as well advise the Branch Manager on issues such as resource utilization and assumptions underlying budgets forecasts.

**DUTIES OF A BRANCH OPERATIONS OFFICER**

- Deputize the Branch manager in his/her absence.
- Prepare various monthly reports that compare budgeted costs to actual cost including treasurer's report.
- Effective custodianship of the vault and its reconciliation.
- Cash management through; Teller cash replenishment, cash balancing and inter-teller transactions.
- Propose/review amendments to procedures for efficiency and effectiveness.
- Maintain the branch cash book and ensure its reconciliation with the bank and source documents.
- Computing and fixing of Fixed Deposits for the members and drawing of banker's cheques.
- Monitor the performance of branch loans portfolio.
- Maintain branch accounting.
- Ensure banking premises are well maintained.
- Ensure that all customers are served in an orderly manner and without delay.
- Receive complaints from the customers and act on them on the spot and where not in a position, direct them to the superiors.
- Ensure periodic visits to the SACCO's agents under the branch or satellite for monitoring, ensuring compliance with the SACCO Agency guidelines as well as responding to queries or addressing issues affecting the agents.
- Strive at all times to ensure the customer is comfortable and receiving the necessary attention.
- Encourage customers to give their service comments on the provided forms and have them inserted in the suggestion box.
- Ensure that all complaints/suggestions are presented to a staff meeting, discussed and prompt action taken to remedy the situation.
- To undertake management and development of Branch staff.
- Prepare reports on customer care to guide management in development of suitable products and delivery system.
- Implement Branch risk management policies.
- Exercise due diligence in operations on Know your customer (KYC) and Anti money laundering (AML) to prevent and detect frauds and forgeries.
- Any other lawful duties as may be assigned from time to time by the Branch Manager or any other person in authority.



## BACKGROUND REQUIREMENTS

- 1) Proven experience in a similar role
- 2) Sufficient knowledge of modern accounting techniques and best practices.
- 3) Ability to meet business targets and goals
- 4) Excellent organizational skills
- 5) Results driven and customer focused
- 6) Be of exemplary integrity and honesty
- 7) Must be empathic to Customer needs
- 8) Be decisive and possess quick judgment skills
- 9) Possess excellent business writing skills
- 10) Be proactive and initiative
- 11) Possess analytical and critical thinking skills.
- 12) In-depth Knowledge of the asset management and market structure sectors preferred.
- 13) Have excellent communication and interpersonal skills
- 14) Must be self- motivated
- 15) Be a team player

## PREFERRED QUALIFICATIONS

### Education: Formal Qualifications

- Have a business-related degree.
- At least five (5) years' experience in a financial institution.
- Certification in banking will be an added advantage.
- Minimum KCSE (C Plain) with C (plain) in English & Mathematics
- Be between 30 - 40 years of age

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- 1) Clearance certificate from the Ethics & anti-corruption commission (EACC)
- 2) Tax compliance certificate from the Kenya Revenue Authority (KRA)
- 3) A valid certificate of good conduct
- 4) Clearance certificate from the Higher Education Loans board (HELB)
- 5) Clearance certificate from the Credit Reference Bureau (CRB)

**JOB PROFILE**

<b>Job Title:</b>	REGISTRY CLERK
<b>Job Reference</b>	TSCCS:R.C.10/2022
<b>Department:</b>	HUMAN RESOURCE & ADMINISTRATION
<b>Reporting to:</b>	REGISTRY OFFICER
<b>Location</b>	HEAD OFFICE

**JOB DESCRIPTION**

Reporting to the Registry officer, the job holder will ensure that records management is a discipline which utilizes an administrative system to direct and control the creation, version control, distribution, filing, retention, storage and disposal of records, in a way that is administratively and legally sound, whilst at the same time serving the operational needs of the SACCO and preserving an adequate historical record.

**DUTIES**

- Ensure implementation of the records management guidelines, procedures, standards and policies
- Reorganizing files and documents in view of maintaining the most efficient and effective document retrieval and accessibility.
- Preparing and maintaining records inventories both manual and electronic and keeping the inventory register up to date.
- Maintaining and creating clear, secure, accurate and reliable records
- Managing files and their movements
- Ensuring orderliness and security of the registry.
- Collaborating with branches in ensuring preservation of long term temporary and permanent electronic records including migration as necessary.
- Ensuring that all obsolete records are disposed or transferred in accordance with applicable disposition policies and procedures.
- Perform general Registry duties such as sorting, preparing members circulars and notices for dispatch, attending to registry related enquiries.
- Ensure compliance with relevant legislation and regulations on confidentiality of Data.
- Any other duty that may be assigned by the Registry Officer, Head of HR, C.E.O. or any authorized officer.

**BACKGROUND REQUIREMENTS**

- 1) Strong management, negotiation and report writing skills;
- 2) Computer literacy and familiarity with standard office computer applications;
- 3) Excellent interpersonal and communication skills;
- 4) Ability to work under pressure and meet deadlines.
- 5) Excellent organizational skills
- 6) Results driven and customer focused
- 7) Possess strong analytical skills

**Formal Qualifications**

- Diploma/Higher diploma in Records Management or Business Information Management. A degree in a related field will be an added advantage.
- Demonstrable working Knowledge of DMS or, EDMS
- Possess working knowledge of computerized office
- KCSE (C Plain) with C (plain) in English
- Minimum of Three (3)years' experience in record management in a reputable firm or financial institution shall suffice.

**PERSON SPECIFICATIONS**

- Be of exemplary integrity and honesty
- Be between 24-35 years of age.
- Must be a team player
- Proficient and forward thinking
- Analytical with a hands-on approach to monotonous task.
- Self-driven and results oriented.
- Demonstrate integrity and professional competence
- Excellent organization skills
- Good communication and interpersonal skills.

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