WAKENYA PAMOJA SACCO SOCIETY LIMITED

Job Descriptions Manual

P.O BOX 829 KISII

Tel:  +254-058-30220/1
Fax:  +254-058-30219

E-mail: wpss@wakenyapamojasacco.com

Headquarters: Kisii Town - Kahawa house
Opposite Gudka Westend

“Empowering people”

MAY 2007
Job Description

Introduction

Job descriptions are written statements that describe the duties, responsibilities, required qualifications, and reporting relationships of a particular job. Job descriptions are based on objective information obtained through job analysis, an understanding of the competencies and skills required to accomplish needed tasks, and the needs of the organization to perform work.

Job descriptions clearly identify and spell out the responsibilities of a specific job. They also include information about working conditions, knowledge and skills needed, and relationships with other positions.

Whenever the organization recruits new employees or posting jobs for internal applicants, job descriptions identify the exact requirements of a position. Clear job descriptions would help the organization select preferred candidates and address issues and questions of those who do not qualify.

WPSS’s Objective of Job descriptions and Indicators

The objective of writing job summaries, redefining job responsibilities and defining indicators for each position in WAPSS is to guide and motivate staff to achieve improved:

- **Financial performance** according to our own strategic plan that is based on Government’s guidelines.

- **Financial reporting** which is timely, accurate and informative

- **Credit products and procedures** to enable us:
  i. dramatically expand our loan portfolio
  ii. dramatically improve our portfolio performance (decrease delinquency and default)

- **Savings products** to greatly increase the volume of savings so has to fund our loan portfolio internally and hence avoid external expensive borrowing.

- **Marketing strategy** to enable us accomplish our credit and savings objectives

- **FOSA and mobile units efficiency** to reduce queues hence better service

- **Customer service** so has strengthen customer loyalty

- **Care of staff** to motivate them to spearhead the organizations’ forecast to greater heights.

- **Confidence of staff**, this will cultivate a sense of protection and belonging and a way forward in case of employer and employee dispute.
General Manager
Job Description for General Manager

Position Summary
The General Manager is responsible to ensuring that the strategic objectives set for the SACCO are achieved. The primary areas of responsibility are program management, financial planning and monitoring, human resource management, and relations with the Management Committee and other organizations.

Duties

1. **With Management Committee, set strategic objectives and strategic planning for the institution. Ensure that objectives and revenue targets are achieved as scheduled.**
   a. Coordinate senior managers to effectively implement the SACCO’s strategic plan.
   b. Monitor the achievement of the SACCO’s strategic objectives
   c. Oversee compliance with policies set by Management Committee, government regulations, contracts, and donor requirements.

2. **Ensure safe custody of the institution’s assets.**
   a. Ensure formulation of policy regarding internal controls and financial management.
   b. Secure capital as required.
   c. Ensure availability of financial resources and their appropriate use.
   d. Coordinate budgetary planning and ensure that accurate and timely financial reports are always available.

3. **Ensure timely implementation of human resources policies**
   a. Spearhead all decisions of hiring, termination, and salary increments.
   b. Guide and direct Deputy General Manager Finance and Accounts and Deputy General Manager for Operations and Administration, and all Departmental Heads
   c. Ensure staff understands vision and mission of the institution

4. **Overall responsible to members and management Board**
   a. Ensure timely management committee meetings
   b. Take minutes during management committee meetings and ensure their confirmation in the subsequent meeting
   c. Advice the institution’s Management Committee on any decision taken that may affect the general operation of the institution.
   d. Any other duties that may be delegated by the Management Committee.

5. **Serve as institution’s Chief Executive**
   a. Enter into contracts on behalf of the institution
   b. Signatory to all accountable documents
   c. Recommend institution of legal proceedings/defence/compromise for the interest of the SACCO

6. **Manage the institution’s meetings with external stakeholders**
   a. Represent the SACCO in negotiations and other affairs with donors, the government and other organizations
   b. Ensure that good relations are maintained

Qualifications:
- A minimum of University degree in business administration or economics, with Knowledge in finance or banking
- Minimum 6 years of experience as senior manager in a reputable financial institution.
- Demonstrated experience in personnel management, financial planning, banking and credit
- Excellent interpersonal, organisational, and motivational skills.
- Computer-literate

**Superior:** Management Board  
**Location:** Head Office  
**Job Group:** 17

**Indicators:**
- Profitability
- Growth in membership, credit portfolio, savings portfolio, and payment accounts
- Achievement of business plan
Deputy General Manager Operations and Administration

Job Description for Deputy General Manager Operations and Administration

Position Summary: The Deputy General Manager (DGM) Operations and Administration is responsible for the implementation of the employer’s operational strategy to support strategic objectives of efficiency, cost-effectiveness and motivated staff. The DGM is responsible for managing human resources according to policies and procedures, ensuring that marketing is implemented to achieve the SACCO’s strategic objectives, and maintaining safe custody of the vehicles, cash, other assets, and premises.

Duties

1. **Formulate and update policies and participate in strategic planning**
   a. Keep abreast of human resources and administrative policies and procedures
   b. Ensure the understanding and implementation of policies by all staff
   c. Participate in the definition of the SACCO strategic plan

2. **Manage the SACCO’s human resources according to policies and procedures**
   a. Handle all aspects of recruitment: post advertisements for the internal or external recruitment of SACCO staff, present aspirants to the SACCO and the SACCO to aspirants, follow up on references, keep records from interviews, write acceptance letters to new recruits, establish contracts for new recruits, write letters of confirmation for permanent employment.
   b. Oversee ongoing appraisal of all staff; with input from General Manager.
   c. Ensure that SACCO functions are effectively and cost-effectively staffed
   d. Identify training needs. Develop and implement training plan.
   e. Coordinate staff transfers
   f. Prepare Head Office annual leave roster and approve branch leave plans
   g. Manage remuneration and benefits
   h. Keep personnel files up-to-date
   i. With input from relevant managers and supervision of General Manager, manage grievance, termination, and disciplines processes
   j. Handle all internal communications in relation to human resource matters

3. **Administration and operations**
   a. Oversee the development and implementation of the marketing plan that supports the organisation’s strategic objectives.
   b. Coordinate operations in marketing, education and training, and IT.
   c. Serve as custodian on cash matters: keep safe keys and documents such as vehicle log books
   d. Ensure smooth internal communication between head office and branch on all operational matters: direct reports from the branches to relevant departments for action

4. **Management of the institution’s transport fleet Vehicles**
   b. Oversee fuelling, repairs and maintenance of the fleet
   c. Ensure proper update and custody of insurance, inspection certificates, and log books.

5. **Any other official duties that may be assigned**

Qualifications:
- A minimum of University degree in business administration, with studies in marketing or human resource management
- Minimum 5 years of experience as senior manager in any financial institution or in any big institution.
- Demonstrated experience in personnel management and marketing
- Excellent interpersonal and organisational skills
- Computer literate
- Experience in marketing and Human Resource Management will be an added advantage.

**Superior:** Responsible to General Manager

**Location:** Head Office

**Job Group:** 16

**Indicators:**
- Profitability
- Growth in membership, credit and savings portfolio,
- Achievement of business plan
- Management of human resources according to policies and procedures
- Effective management of vehicle costs
- Fulfil work plan
Deputy General Manager Finance and Accounting

Job Description for Deputy General Manager Finance and Accounting

Position Summary: The Deputy General Manager Finance and Accounting is responsible for the sound financial status of the SACCO, strong financial performance, and the achievement of financial targets in the SACCO’s strategic plan. He or she projects, monitors and manages the SACCO’s budget and liquidity, and is responsible for the secure and profitable management of assets.

Duties

1. Coordinate the overall operation of the Finance and IT Departments.
   Ensure that departments are equipped with relevant functioning hardware and software for efficient functioning of SACCO

2. Report on the SACCO’s financial status and external operating environment
   a. Ensure timely preparation of branch and consolidated trial balances on monthly basis formatted according to standards required by Ministry of Cooperatives and donors
   b. Prepare monthly reports and analyze ratios required by Ministry of Cooperatives and other stakeholders
   c. Prepare quarterly economic reports
   d. Prepare accurate annual financial statements on a timely basis formatted according to standards required by Ministry of Cooperatives and donors

3. Prepare annual budgets, funds flow statements, and anticipated capital expenditures to be approved by the special general meeting.

4. Monitor and manage the SACCO’s budget according to approved budgets
   a. Ensure that the budget allocations are not exceeded and revenue targets are met and advise management accordingly.
   b. Develop and implement cost control measures to reduce operational costs based on targets agreed upon with the General Manager.

5. Develop, maintain and oversee implementation of effective procedures to expand loan portfolio and manage credit risk. Grow portfolio and maintain delinquency rates that meet or exceed target levels agreed upon with General Manager or specified in strategic plan.

6. Ensure effective and safe utilization of the SACCO’s assets.
   a. Ensure that each branch holds sufficient but not excess liquidity according to policies and procedures.
   b. Ensure that the financial structure meets targets agreed upon with the General Manager or specified in strategic plan that increasingly adhere to international standards.
   c. Ensure investments are prudent

7. Perform any other professional duty that may be assigned

Qualifications:

- CPA(K)
- A minimum of University Degree in business administration – finance / accounting option.
- Diploma in co-operative management
• Minimum 5 years of experience as senior manager in an accounting / finance office in a financial institution
• Demonstrated successful experience in financial management, banking, and credit
• Excellent interpersonal and organisational skills.
• Computer literate

**Superior:** Responsible to General Manager

**Location:** Head Office

**Job Group:** 16

**Indicators:**
• Well-maintained IT infrastructure that allows timely and accurate tracking of financial and portfolio data
• Timely accurate reports
• Low delinquency and default
• High liquidity
• Credit and savings growth,
• Profitability meets or exceeds targets in business plan.
Financial Accountant
Job Description for Financial Accountant

Position Summary: The Financial Accountant is responsible for approving expenses, ensuring accurate timely information about the performance of SACCO cost centres, monitoring and assessing financial performance relative to projections, and reporting on the same.

Duties

Financial Management
- Compare actual performance of each branch unit, Head Office, and Microfinance Department on monthly basis against budgets and make appropriate recommendations.
- Analyse the income and expenditure performance of each branch, report to the Deputy General Manager Finance, and advise the branch managers accordingly.
- Develop trial balance and reports including ratios and inform Deputy General Manager Finance on financial performance.

Approve expenses and other cash outflows
- Check and approve expense vouchers for branch units and departments.
- Prepare procurement order to suppliers for various items.
- Authorize imprest refunds.
- Reconcile bank statement and control accounts.

Oversee financial reporting
- Check and sign the cash journals for all branch units.
- Check and sign all non-cash documents from all branches.
- Supervise all the activities of the Accounting unit.
- Facilitate the reconciliation between the bookkeepers and savings controllers.
- Ensure reconciliation is carried out by 5th of every month.
- Ensure the trial balance is ready by 10th of every month.
- Ensure bank reconciliation is done every month (inter banks).

Human resource management
- Recommend staff to be in charge of accounting function at the branch units.
- Supervise and guide the accounting staff in relation to performance of delegated duties.
- Appraise the performance of the staff in the accounting unit.

Delegated duties
- Perform the duties of the Deputy General Manager Finance and Accounts in his absence or through delegation.
- Assist the Deputy General Manager Finance in formulation of accounting policy.
- Assist the Deputy General Manager Finance in preparation of financial budgets.
- Any other professional duty assigned by Deputy General Manager Finance that does not interfere with normal duties.

Qualifications:
- CPA.
- University in business administration with finance / accounting as a major.
- Diploma in co-operative management.
- Minimum 4 years of experience as senior manager in an accounting / finance office in a financial institution.
- Demonstrated successful experience in financial management, banking, and credit
- Excellent interpersonal and organisational skills.
- Computer literate
- Appreciates the SACCO’ mission, values and goals

**Supervisor:** Deputy General Manager Finance  
**Location:** Head Office  
**Job group:** 15

**Indicators:**
- Provide financial performance analysis of cost centres
- Completion of all reconciliation by 15th of each subsequent month
- Extract and compiling of trial balance by 20th of each subsequent month
Marketing Manager
Job Description for Marketing Manager

**Position Summary:** The Marketing Manager is responsible for ensuring that the SACCO attracts a growing number of customers through attractive products, pricing, service, image, and reputation.

**Duties**

**Develop SACCO’s market intelligence**
1. Work with Senior Managers to know the competition – their product terms, marketing image and messages, how and where they are delivering their services, their customer service, etc.
2. Undertake market surveys to understand client and non-client demand.
3. Report to senior management on market research findings, trends in numbers of customers and volume of lending and savings portfolios.

**Develop and ensure implementation of marketing strategy**
4. Work with Senior Managers to identify and communicate the SACCO’s market niche, image and products.
5. Identify strategies to maximize the SACCO’s share of the market.
6. Develop a marketing plan including a marketing budget and supervise its implementation.

**Develop new and improved products**
7. Work with Senior Managers to identify, develop, test and refine new products and product adjustments including pricing that increases number of clients and revenues.
8. Oversee rolling out of new products – systems development, promotion, and training of staff.

**Public relations**
9. Use public relations to increase the visibility and positive image of the SACCO.
10. Link the SACCO with other stakeholders such as coffee and tea factories, teacher’s service commission, etc. in order to increase number of payment accounts.

**Ensure high level of customer satisfaction**
11. Implement improvements based on market research.
12. Ensure excellent customer service at all levels (branches and mobile units).

**Qualifications:**
- Degree in marketing
- Excellent communication and interpersonal skills
- Team leader with ability to motivate staff
- Computer literate
- Creative and innovative

**Supervisor:** Deputy General Manager for Operations

**Location:** Head Office

**Job Group:** 15

**Indicators:**
- Increase in number of depositors, members, payment recipients
- Increase in volume of savings deposits
- Increased positive image and visibility of the SACCO
Internal Auditor
Job Description for Internal Auditor

Position summary: The Internal Auditor ensures that the SACCO’s operational and accounting policies and procedures are followed by the management and staff and that Manage the internal audit function. Executing audit engagements within specified time budgets to accomplish the internal audit plan. Execute audit activities to ensure reliability and integrity of information and defective use of computer resources and compliance with policies.

Duties:

Internal Controls

1. Evaluate and task systems and controls to determine their adequacy and effectiveness to ensure:
   - effective, efficient and economic use of the SACCO resources,
   - reliability and integrity of information, and
   - Effective use of computer resources and compliance with policies.

2. Identify business risks, systems and control weaknesses, and deficiencies in policies and procedures

3. Develop and discuss audit findings and recommendations with GM and senior managers and agree on a timeframe for corrective action.

4. Advise management on non-compliance operations.

5. Carry out special and audit assignment and investigations.

6. Keep internal control procedures updated

7. Oversee implementation of controls of operational and accounting policies and procedures

Internal Audit

8. Prepare the annual internal audit program. Establish the Internal Auditor and Internal Audit Assistants’ quarterly and annual work plans

9. Update and communicate audit programmes changes in consultation with General Manager and Chair of the Supervisory Committee to ensure adherence with internal audit standards.

10. Review the achievement of the IAA quarterly and annual work plans.

11. Prepare internal audit reports and present to the General Manager and the Supervisory Committee

12. Ensure that internal audit recommendations are implemented in a timely fashion.

13. Verify records, cash balances, and stocks.

Human Resource Management and Other Duties

   a. Manage audit staff
   b. Review work carried out by other audit staff for quality purposes
   c. Evaluates the performance of the IAA
   d. Perform any other professional duties that may be assigned.

Qualification

- University degree in Bachelor of business administration \ commerce \ banking \ co-operative
- CPA(K) with 5 years working experience in auditing
- CISA with 5 years working experience
- Diploma in Auditing with 5 years experience
- Computer literate
Excellent interpersonal, organisational, and motivational skills.

Superior: Management Committee
Location: Head Office
Job Grade: 15

Indicators:
Can be under the following headings;

Percentages:
- Percentage staff utilization (direct v. indirect or audit and non-audit)
- Percentage of recommendations accepted
- Percentage of actions fully implemented
- Percentage of management requests fulfilled
- Percentage customer satisfaction (from surveys, etc.)
- Percentage of key risks audited in the year
- Percentage of major systems developments reviewed
- Percentage of measurable savings-expenses (of total IA departmental costs)

Amounts:
- Amount of direct savings-expenses potential as a result of audits
- Amount of measurable savings-expenses achieved as a direct result of audits
- Amount of ad-hoc work versus that planned

Time:
- Elapsed time for issue of reports – completion of audit work to draft report
- Elapsed time for issue of reports – draft to final report

Numbers:
- Number of unsatisfactory audit opinions (or as % of total)
- Number of audit assignments completed versus planned
- Number of management requests
- Number of positive unsolicited comments about IA
- Number of complaints
- Number of repeat audit findings
- Number of major process improvements implemented as a result of audits
- Number of best practice ideas shared

Other Key Indicators:
- Feedback from Board and Supervisory Committee
- Extent of reliance External Audit can place on IA
- Audit coverage versus plan
- Cost versus budget
- Extent of advice given
Assistant Internal Auditor

Job Description for Assistant Internal Auditor

Position summary: Audit Assistant is responsible for accurate, consistent and timely accounting audit policies and procedures are followed.

Duties:
1. Write accurate and timely report on findings
2. Having ability to plan, coordinate, communicate and report the findings to relevant authorities in internal auditing.
3. Have ability to gather analysis and evaluate facts and to prepare concise written reports.
4. Ability to work with minimal supervision
5. Any other official duty may be assigned.

Qualifications:
1. A minimum of Diploma in Auditing with 5 years working experience
2. CPA II with 4 years working experience
3. University Degree in Business Administration/Commerce
4. Computer literate
5. An understanding of the cooperative movement will be an added advantage

Superior: Internal Auditor
Location: Head Office

Job Group: 12, 13, 14

Indicators:
Audit Clerk
Job Description for Audit Clerk

Position Summary: The Audit Clerk is responsible for checking and ensuring that operational policies and procedures are followed, to detect and report on shortcomings and irregularities, and to follow up to see that these are corrected.

Duties and responsibilities

1. Carefully fulfil quarterly and annual work plan
2. Write accurate, timely and clear reports on findings
3. Alert Internal Auditor immediately of irregularities
4. Any other official duty that may be assigned

Qualifications:

- CPA
- Diploma in Auditing
- A knowledge of audit procedures, including planning, techniques, test and sampling methods involved in conducting audits
- A knowledge of computerized accounting and auditing record keeping systems
- An ability to gather, analyze and evaluate facts and to prepare and present concise oral and written reports
- An ability to maintain current knowledge of developments related to business matters of interest to internal audit, particularly new auditing techniques and practices
• An ability to establish and retain effective working relationships with other gfrs staff and to communicate clearly and effectively, both orally and in writing

• An understanding of and empathy with the sacco

• An ability to work unsupervised.

**Supervisor:** Internal Auditor  
**Location:** Head Office

**Indicators:**
- Number of major process improvements implemented as a result of audits
- Elapsed time for issue of reports
- Audit coverage versus plan
- Amount of measurable savings-expenses achieved as a direct result of audits

---

### Establishment officer

**Job Description for Establishment officer**

**Position summary:** the establishment officer shall be responsible for maintenance of proper records in regard to physical assets of the institution more especially Ogembo Building and Motor vehicle/motor cycles.

**Duties:**
1. Maintain and oversee fueling of the institution’s transport machines and generator
2. Ensure adequate or proper repair and maintenance of transport machines/vehicles and other machines
3. Ensure Ogembo building is well kept and rent promptly paid
4. Is in charge of cleanliness
5. Take a leading role in salary follow ups
6. Ensure the institution meet her obligations in regard to her debtors e.g. KPLC and other stakeholders.
7. Ensure the institution reflects a hospitable working environment of high standard and maintenance of safety
8. Any other official duty may be assigned.

**Qualifications:**
1. A minimum of University degree in Business Administration
2. Computer literate
3. Good interpersonal and communication skills

**Superior:** Internal Auditor  
**Location:** Head office

**Indicators:**
1. Proper maintenance of motor vehicles/motor cycles/machines and their records
2. Ensure cost or running of motor vehicles/motor cycles/machines is within budget
Credit Manager

Job Description for Credit Manager

Position Summary: The Credit Manager is responsible for maintaining a healthy and growing credit portfolio according to agreed-upon targets regarding size, delinquency, default, and diversification and, maintaining an attractive product mix.

Duties
1. Develop and maintain effective and cost-effective policies and procedures to achieve target portfolio size while managing credit risk.
   a. Set credit management policies and procedures to ensure that loans are granted based on technical criteria and that follow-up on late payment is prompt and effective.
   b. Oversee training and information dissemination to ensure that credit staff understands policies and procedures.

2. Oversee loan approval processes to achieve agreed-upon targets.
   a. Propose allocation of loan funds in all branches according to available products.
   b. Ensure that branches approve loans on the basis of existing policies and procedures.
   c. Ensure proper scrutiny and preparation of loan application and agreements and repayment schedules.
   d. Sample check accuracy of interest calculation on loans and act upon discrepancies discovered.
   e. Arrange Credit Sub-Committee meetings and guide the sub-committee to approve loans based on policies and procedures.
   f. Report on loan portfolio

3. Ensure delinquent loan recovery processes meet targets.
   a. Follow up of overdue loans and debts for proper recoveries.
   b. Oversee that late payments are followed up promptly and effectively.
   c. Carry out surprise checks at branch levels on reconciliation, repayments and defaulted loans.

4. Work with Marketing Department to conduct market research. Adjust products and product mix accordingly to meet market demand and targets for portfolio growth.

5. Write reports on loan performance for Deputy General Manager Finance, General Manager, Marketing Manager, and Management Committee

6. Perform any other professional duty allocated by the General Manager through the Deputy General Manager Finance so long as it does not interfere with normal duties.

Qualifications:
- Degree holder in commerce, economics or business administration, management
- At least 5 years experience as a credit officer
- Training in credit management
- Computer literacy

Supervisor: Deputy General Manager Finance
Location: Head Office
Job Group: 15
Indicators:

- Portfolio size and diversification relative to targets
- Adherence to policies and procedures, and
- Portfolio quality: delinquency and default
Assistant Credit officer.

Job Description for Assistant Credit officer.

Position Summary: The Assistant Credit officer shall be of specific loan products e.g. Jiinue Rafiki, Mama Bidii and any other, monitor the products closely and ensure adherence of laid down policies and shall be accountable to Deputy General Manager Operations and Administration.

Duties

   a) Organize work plans for clerks.
   b) Control and evaluate the work of Jiinue Rafiki Loan clerks.
   c) Conduct annual performance to evaluate the Jiinue Rafiki Loan agents.
   d) Provide technical support to staff and assist in solving problems with groups and clients.

2. Monitor the Jiinue And Mama Bidii Operations.
   a) Elaborate the Jiinue rafiki and mamabidii department action plan.
   b) Control the application procedures by the Jiinue rafiki staff.
   c) Improve the procedures.
   d) Participate in product renovation and development.
   e) Monitor pilot testing of new products.

   a) Work with Jiinue rafiki agents to recover loans and to take action according to the operational policies and procedures of the said products.

4. Interact with clients and groups
   a) Monitor impact through client files.
   b) Launch client satisfaction survey through the marketing department.

5. Strategic planning of the Jiinue Rafiki Mama Bidii loans.
   a) Analyze the evolution of the environment, market and competition.
   b) Propose a strategy.
   c) Elaborate three years business plans.
   d) Measure the results against the goals.

Qualifications:
- Degree holder in commerce, economics or business administration, management
- At least 5 years experience as a credit officer
- Training in credit management
- Computer literacy

Supervisor: Deputy General Manager Operations
Location: Head Office

Indicators:
- Portfolio size and diversification relative to targets
- Adherence to policies and procedures, and
- Portfolio quality: delinquency and default
Microfinance Manager

Job description for Microfinance Manager

Position summary: The Microfinance Manager is responsible for ensuring the management of the microfinance activities to achieve targets for number of groups and clients, types of loans, loan portfolio size, repayment, and customer service according to the Department’s work plan.

Duties

1. Human resource management
   a. Select, recruit and train Microfinance Agents and Supervisors
   b. Organize staff work plans
   c. Control and evaluate the work of Supervisors and Agents jointly.
   d. Conduct annual performance evaluation of Microfinance Supervisors and, jointly with Supervisors and Agents.
   e. Provide technical support to staff and assist in solving problems with groups and clients.

2. Monitor the microfinance operations
   a. Elaborate microfinance department action plan.
   b. Participate in local credit committee.
   c. Control the application of procedures by the microfinance staff.
   d. Improve the procedures.
   e. Participate in product development.
   f. Monitor pilot testing of new products.

3. Support loan recovery
   a. Work with Microfinance Agent and Microfinance Supervisor to recover loans one month or more late and to take action according to Microfinance Department operational policies and procedures.

4. Interact with clients and groups
   a. Monitor impact through client files.
   b. Launch client satisfaction survey through the marketing department.

5. Strategic planning of the microfinance department
   a. Analyze the evolution of the environment, market, competition.
   b. Propose a strategy.
   c. Elaborate three years business plans.
   d. Monitor the results against goals.

6. Collaborate closely with CIDR technical assistant and other partners
   a. Participate in the reporting, missions and evaluations

Qualifications:
- Degree in business, management/administration, banking or economics
- Diploma in microfinance with 5 years working experience
- Team leader
- Excellent communication skills

Superior: Deputy Manager Operations.
Location: Head Office
Job group: 15

Indicators:
- Total number of active groups
- Average monthly portfolio at risk
- Savings / Loans ratio
- Net income for the MFD
- Level of fulfilment of the MFD work plan
- Quality of reporting and compliance with the deadlines
Human Resource Manager
Job Description for Human Resource Manager

Position Summary: The Human Resource Manager is responsible for provision of Human resource Administration support by ensuring that the policies of the SACCO are adhered to and will be accountable to the General Manager.

Duties

1. Provide administrative support in the recruitment process in line with established company policy, coordinate with IT to define and structure various HR reports in HR Information system.
2. Collect, analyze and report key HR data.
3. Define and generate various HR reports for effective decision making.
4. Ensure HR data is updated in the HR Information system regularly and on timely basis.
5. Maintain an effective filing system to ensure fast efficient storage and retrieval of information.

Qualifications:

- A university graduate with over 5 years experience in a busy Human resource Department.
- A team player with integrity.
- A self starter, with good interpersonal skills and ability to interact effectively with people at all levels in the organization.
- Good analytical skills with proficiency in Microsoft office packages.
- Prior working experience with HR information Systems will be an added advantage.
- Excellent written and verbal communication skills.
- Ability to work effectively in a busy and high pressure environment
- Computer literate.

Supervisor: General Manager Administration
Location: Head Office
Job Group: 15

Indicators:

- Compliance with internal policies and statutory legislation
- Prompt response to human Resource issues.
- Prompt reporting and compliance with the deadlines.
Legal Officer

Job Description for Legal Officer

Position Summary: The Legal Advisor is responsible for monitoring or guiding all the SACCO’s legal proceedings, in particular loan defaults, and for ensuring that all SACCO policies, procedures and documents are legally sound and reflect actual SACCO operations.

Duties

6. Discuss all audit reports before any action on the same
7. Responsible for implementing court orders.
8. Represent the SACCO in all quarters of disputes with a legal consequence.
9. Analyse debt collection report and advise accordingly in case of need to prosecute.
10. Prefer demand notices to loan defaulters
11. Prepare all conveyance documents.
12. Receive analyse and advise on legal bills and attend to correspondences with legal implications
13. Advise the management on labour matters and other personnel-related affairs.
14. Analyze and assess matters for action in liaison with the General Manager and external lawyers.
15. Keep abreast of all laws and policies relevant to the SACCO
16. Develop, review all documents and policies in conformity with the SACCO’s actual operations and the law
17. Peruse and examine all contractual documents before execution
18. Establish a register for shareholding
19. Participate in management meetings
20. Any other professional duties assigned by the General Manager that do not interfere with normal duties

Qualifications:

- Bachelor’s Degree in law
- An advocate of the High Court of Kenya with a valid practising certificate
- Member of Law Society of Kenya
- Three years experience (Society and Labour laws)
- A team player who can work with minimum supervision
- Excellent communication and interpersonal skills

Supervisor: Deputy General Manager Administration

Location: Head Office

Job Group: 14

Indicators:

- Compliance of the sacco with statutory legislation
- Prompt response to legal issues
- Prompt reporting and compliance with the deadlines
Chief Cashier

Job Description for Chief Cashier

Position Summary: The Chief Cashier is responsible for the safe custody and appropriate utilization of the Institution’s liquid assets.

Duties

1. Get balances from bank accounts. Procure cash and appropriate funds to branches.
2. Manage and prepare staff payroll
3. Prepare cheques for creditors and other payments
4. Advice on liquidity levels
5. Ensure that payments are collected from tea factories.
6. Ensure that branch cash holding are within insured limits
7. Bank reconciliation with Assistant Accountant
8. Meet day-to-day expenses of cash and cheques
9. Ensure that branches have sufficient cash on a daily basis
10. Responsible for preparation of cash journal for Head Office
11. Responsible for banking of all cheques
12. Responsible for Head Office imprest
13. Ensure maximum security at all levels

Other duties:

14. Perform professional duties requested by General Manager through Deputy General Manager for Operations so long as they do not interfere with normal duties.

Qualifications:

- Diploma in cash management, business administration
- Very honest and careful
- Good at meeting deadlines

Supervisor: General Manager
Location: Head Office

Job Group: 15

Indicators:

- Timely and accurate preparation of payroll (until this function is computerized)
- Proper cash management at branch – sufficient to meet daily needs but within insured limits
- Prompt banking of cheques and excess cash
IT Manager/Systems Administrator
Job Description of IT Manager/Systems Administrator

Job summary: The Systems Administrator is responsible for the smooth operation, upgrading, and security of the SACCO’s computer systems and the training of staff therein to ensure that systems support efficient service and essential management reporting, and computer fraud is not possible.

Duties

System Operations, Maintenance and Security
1. Set up and maintain account (user administration):
   a. Create new users
   b. Reset user passwords
   c. Lock/unlock user accounts
   d. Monitor user accounts
   e. Monitor server security
2. Maintain system
3. Verify that peripherals are working properly
4. Quickly arrange repair for hardware in occasion of hardware failure after troubleshooting
5. Monitor network and system performance
6. Install or ensure proper installation of software

Set and Oversee Implementation of IT Policies and Procedures
7. Create backup and recovery policy
8. Set up security policies for users
9. Update system – operating system and application software
10. Implement policies for the use of computer system and network
11. Ensure safety of all computers, data and electronic gadgets possessed by the SACCO.
12. Organize and facilitate IT Committee of managers and users to advise on management and use of IT systems, priorities for improvements, and changes that might improve the SACCO’s efficiency

Oversee Software Selection and Development
13. Advise management on the most relevant and efficient information technology products in the market from time to time.

System Use: Training and Trouble-Shooting
14. Train users on the application programs
15. Ensure quick and effective trouble-shooting of hardware and software problems
   a. Train Assistant Systems Administrators to solve easier and more common problems
   b. Provide FAQS or manual to enable systems users themselves solve common or easier problems (with telephone support if necessary)
16. Develop or supplement software documentation to support users
17. Supervise assistant system administrators
18. Any other official assignment
Qualifications:
- Degree in IT, computer science, management information systems
- Diploma in IT, MIS, Computer Science with 5 years working experience
- Creative and innovative
- Accounting knowledge

Superior: Deputy General Manager Finance Administrators
Location: Head Office

Indicators:
- Smooth running of the systems measured in terms of systems breakdowns and security lapses
- Adaptability of systems to the new products

Job group: 14, 15
Accountant
Job Description for Accountant

Position Summary: The Assistant Accountant is responsible for the accurate, consistent and timely reporting of the SACCO’s financial data in the format required by management for internal and external use.

Duties

Daily
1. Cash Journals and Non-Cash Transfers:
   a. Receive cash journals and documentation of non-cash transfers daily from branches
   b. Check, sign and journalise cash journals and documentation of non-cash transfers for posting to the General Ledger.

Monthly and Quarterly
2. Summarize daily cash journals and reconcile with General Ledger by date
3. Prepare monthly trial balance with the assistance of the Financial Accountant
4. Compile and summarize monthly and quarterly reports on savings and credit accounts, monitor changes in reports, and report to branches and Financial Accountant on significant changes.
5. Assist and advise controllers and offices regarding report matters as needed.
6. Notify Branch Managers when reports are late.

Year End
7. Prepare trial balance by 15th of the following month and make adjustments if any
8. Supervise the opening and closing of relevant books of accounts

Other
9. Prepare statistics and other information for internal and external use as needed
10. Make adjustments to trial balance
11. On delegation by Financial Accountant or in his absence, approve expenditures
12. Any other duties assigned by Financial Accountant so long as they do not interfere with normal job duties

Qualifications:
- At least CPA 2 or equivalent
- 4 years relevant experience as a bookkeeper
- Computer literacy

Supervisor: Chief Accountant
Location: Head Office

Indicators:
- On-time, complete and accurate reports
- Informing of Financial Accountant and Branch Managers of variations between expected and actual performance in regard to savings and loan accounts
Senior Cashier
Job Description for Senior Cashier

Position Summary: The Senior Cashier is responsible for the accurate and timely preparation of the Head Office cash journal and management of all cheques and Head Office imprests.

Duties

1. Prepare cash journal for Head Office
2. Receive cheques from all branches and ensuring their banking -
3. Manage imprests for Head Office
   a. Maintain imprests to meet small daily expenses costs
   b. Prepare payment vouchers
   c. Handle refunds
4. Prepare payroll for unionsable staff.

Qualifications:
- Certificate in secondary education
- Very honest, careful, accurate

Supervisor: Chief Cashier
Location: Head Office  Job grade: 14

Indicators:
- Error rate
- Documents in order
- Timeliness
- Speed
Secretary
Job Description for a Secretary

Position Summary: The Secretary is responsible for providing or arranging for the clerical and administrative support to the General Manager, Departmental Heads and Management Committee requires to fulfil their duties and to maintain a professional environment.

Duties

1. Type memos and external correspondence. Receive and send faxes as needed.
2. Manage all mail appropriately internal and external:
3. Ensure proper upkeep of General Manager’s office and headquarters premises.
4. Supervise receptionist, office messenger/cleaner, and typist.
5. Ensure that Management Committee minutes are typed and filed in advance of meetings.
6. Keep General Manager’s and Management Committee’s confidential files and other files.
7. Report any malfunction of machines in General Manager’s and Secretary’s office.
8. Book appointments with General Manager.
9. Prepare Board room sitting arrangements during meetings
10. Any other official duties that may be assigned.

Qualifications:
- Diploma in Secretarial
- Diploma in Business administration/Management
- Excellent communication, interpersonal and organizational skills
- Good at maintaining confidentiality

Supervisor: Deputy GM administration
Location: Head Office

Job Group: 13, 14

Indicators:
- Prompt attendance to correspondence
- Cleanliness of headquarter premises
- Quick access to filed documents
- Minutes and board room ready for meetings
- Efficient management of meetings, photocopying, and office tasks
Transport Officer
Job Description for Transport Officer

Position Summary: The Transport Manager is responsible for ensuring the proper use of SACCO vehicles, chairs, tents and public address system; and for providing assistance in generating and monitoring reports.

Duties:

Vehicles (including motorcycles)
1. Ensure that vehicles are clean, inspected, maintained, licensed, insured, repaired and have necessary accessories for maintenance and repairs.
3. Ensure that all vehicles are stationed at their respective courtyards, that petrol consumption is proportional to mileage covered, and that all journeys are properly authorized and for the organisation’s benefit.
4. Take custody of vehicle keys and log books.
5. Represent SACCO whenever vehicle cases arise.
6. Supervise and arrange transfers of the drivers. Ensure that they carry their driving licences while on duty.

Chairs, Tents and Public Address
1. Ensure proper cleanliness and custody of chairs, tents and public address and payment for hire of the same.
2. Avail tents and chairs hired and advice levy surcharge on damaged. Supervise damage and surcharge customer responsible.
3. Liaise with other offices for proper control and distribution of these assets.

Other
4. Perform any other professional duties as directed by the Deputy General Manager that do not interfere with normal professional duties

Qualifications:
- Diploma in motor vehicle related training
- Experience as a driver

Superior: Deputy General Manager Operations
Location: Head Office

Indicators:
- Vehicles well-maintained and clean
- Costs for vehicle fuelling and maintenance within budget
- Up-to-date documentation for vehicles
- Maintenance and accounting for tents, chairs and public address
Branch Manager
Job Description for Branch Manager

Position Summary: The Branch Manager is completely responsible for branch operations including financial performance, security, operational management, human resource management, and marketing. The Branch Manager is the custodian of all cash and other assets.

Operational oversight:
1. Responsible for mobile payments and all other payments
2. Counter check all reconciliations and transactions daily and monthly
3. Ensure availability and proper handling of cash at all times
4. Authorise and oversee all branch operations

Security and Appearance of Assets / Physical Premises
5. Ensure that all assets are well-kept and maintained (e.g. vehicles, computers, furniture)
6. Ensure that data are secure
7. Ensure that physical facility is well-maintained and attractive inside and out
8. Ensure that lights and alarms are functioning properly
9. Spot check that security officers are fulfilling their duties.

Administration
10. Ensure that accurate reports and budgets are submitted on a timely basis.

Financial Performance
11. Participate in setting performance targets and setting budget.
12. Oversee that expenditures are within the approved budget
13. Oversee that targets (loans, savings, membership, customer service, overall profitability) are met
14. Ensure that staff is well-utilized

Human resource management
15. Orient new staff and arrange for on-the-job training
16. Motivate staff and ensure they follow policies and procedures
17. Ensure that staff understand and clearly communicate products.
18. Administer discipline as needed.
19. Ensure good working relationship with the staff and management
20. Oversee leaves and evaluate performance according to objectives

Marketing:
21. Oversee branch marketing efforts: ensure and track their effectiveness
22. Recruit and retain customers and members.
23. With Marketing Manager, conceive and implement market research.
24. Ensure that members are well catered for and understand products and services.

Other: Any other official duties that may be assigned.
Qualifications:
- Degree in business management
- Diploma in business management with 5 years experience
- Basic knowledge of accounting
- Computer literacy
- Good communication and interpersonal skills
- Good at meeting deadlines
- Four years experience in a similar or senior position

Supervisor: Deputy General Manager Operations
Location: Branch

Job Group: 14

Indicators:
- Growth in members, number / volume of savings and loan accounts, profitability
- Timeliness in reporting
- Loan portfolio at risk
- Member/customer retentions
- Branch profitability
- Staff discipline
Marketing Assistant
Job Description for Marketing Assistant

Position Summary: The Marketing Assistant is responsible for implementing the marketing plan at the branch level and for attracting new customers, and customer care in his or her branch including the appearance of the banking hall and its staff, and responses to enquiries and complaints.

Duties

1. Receive complaints, claims of unsatisfactory services or inappropriate banking services and enquiries from customers and anticipated customers. Respond to enquiries regarding: SUPERVISOR / Educate SUGGESTION BOX
2. Participate in creating awareness of the SACCO’s products and customer satisfaction.
3. Implement market plan: ensure branch meets set targets for customers and products
4. Carry out research for new products according to direction for marketing Manager
5. Pilot test and review results with Marketing Manager
6. Participate in educating staff about new products and customer service
7. Recruit potential
8. Carry out marketing drives and write marketing reports
9. Recruit customers
10. Oversee cleanliness and appearance of banking hall, decent dress code of staff, and their attendance on-time.
11. Serve as Supervisor when Supervisor is with mobile unit or otherwise not present.
12. Any other official duties that may be assigned.

Qualifications:

- Excellent communication and interpersonal skills
- Motivating person
- Team leader
- Ability to work without supervision
- Diploma in marketing or sales
- Must be a good driver of a motor bike

Supervisor: Marketing Manager
Location: Head Office
Job Group: 13

Indicators:

- Achievement of targets vis a vis new products and customers
- Retention rates
- Customer satisfaction
Assistant Credit Manager
Job Description for Assistant Credit Manager

Position summary: The Assistant Credit Manager is responsible for helping ensure that the SACCO’s loan portfolio is sound and maintaining high repayment. Shall take a leading role on Jiinue Rafiki and Mama Bidii loan products in monitoring their performance through loan officers.

Duties:
1. Ensure delinquent loan recovery is within set target
   a. Follow up of overdue loans for prompt recovery.
   b. Oversee delinquent loan repayment.
   c. Carry out surprise checks on loan repayment and reconciliation.
   d. Provide regular technical support to loan officers.
2. Monitor both Jiinue Rafiki and Mama Bidii loans
   a. Take a leading role on the two loan products and ensure their portfolio growth
   b. Oversee implementation of lending procedures effectively and proper upkeep of loan records.
   c. Take a leading role in loan products development and renovation.
   d. Monitor pilot testing of new loan products
3. Launch client satisfaction survey in conjunction with marketing departments
4. In liaison with the Credit Manager formulate monthly reports on loan performance.
5. In the absence of the Credit Manager and/ or when delegated, approve loans.
6. Any other professional duties that may be assigned.

Qualifications:
- A minimum of diploma holder in business administration or commerce
- Strong organizational skills
- Excellent communication and interpersonal skills
- Ability to co-ordinate and work under pressure with minimal supervision
- Computer literate

Superior: Credit Manager
Location: Head Office
Job Group: 12, 13 and 14

Indicators:
- Rate of delinquency.
- Change in delinquency rate.
- Rate of portfolio growth
- Implementation of lending procedures and record upkeep
Agriculture Business Officer
Job Description for Agricultural Business Officer

Position Summary: The Agricultural Business Officer is responsible for implementing the Microfinance value chain activities to achieve set targets in terms of number of recruited groups, size, loan portfolio and repayment.

Duties:

1. Identify and train potential daily and banana small scale farmers.
2. Liaise with the Ministry of Agriculture and other stakeholders for purposes of advising and assist identified farmer groups improve farm production.
3. Identify, process potential group loan applications, maintain their custody and oversee approved loan disbursement.
4. Ensure prompt repayment of all the loans granted by way of regular follow-up.
5. Submit accurate and timely reports weekly to head office.
6. Supervise any staff who may work in value chain.
7. Ensure consistent adherence to office operation procedures.
8. Any other related duties that may be assigned.

Qualifications

- A minimum of diploma in Agriculture/Agricultural Economics/Agri-Business Management for Animal Production.
- Excellent communication and interpersonal skills
- Ability to co-ordinate and work under pressure with minimal supervision
- Computer literate
- Two years relevant field experience.
- A clean licence for motor bike riding

Superior: Branch Manager

Location: Head office

Job Group: 13, 14

Indicators

- Portfolio size relative to targets
- Adherence to policies and procedures
- Portfolio quality, delinquency and default
Bookkeeper
Job Description for Bookkeeper

Position Summary: The Head Office Bookkeeper is responsible for maintaining accurate, timely, and complete books for the Head Office, accurately generating a consolidated income statement monthly, and resolving branch General Ledger discrepancies.

Duties
1. Cash journal for Head Office
   a. Post manual Cash Journal for Head Office into computerized General Ledger and effect reconciliation on the same
   b. Transfer posting of non-cash between branches and head office
2. Salary payments
   a. Receive and dispatch members’ salaries to all branches and reconcile the same
3. Extract a consolidated trial balance
4. Resolve branch General Ledger discrepancies
5. Any other duty that may be assigned

Qualifications:
- Diploma in accounting, business administration
- At least KATC Final and above
- Computer-literate
- 5 years experience as a controller (savings or loan)

Supervisor: Accountant
Location: Head Office
Job Group: 10 - 12

Indicators:
- Timely reconciliation
- Resolution of General Ledger discrepancies
Microfinance Supervisor

Job Description for Microfinance Supervisor

Position Summary: The Microfinance Supervisor is responsible for management of the microfinance activities and microfinance agents to achieve targets for number of groups and clients, loan portfolio size, repayment, and customer service set out in the Microfinance Department’s work plan.

Duties

1 Management of the microfinance agents (MFAs)
   a. Participate in the elaboration of the training plan of the MFAs.
   b. Assist in training the MFAs.
   c. Organize the work plan with the MFAs.
   d. Control the work of the MFAs.
   e. Participate in annual performance evaluation of the MFAs.
   f. Provide technical support to MFAs and assist in solving problems with groups and clients.

2 Monitoring of the microfinance operations
   a. Contribute to development of microfinance department action plan.
   b. Participation in biweekly and credit committee meetings.
   c. Control of the application of procedures by the MFAs.
   d. Propose improvements in the procedures.
   e. Participate in product development.
   f. Monitor pilot testing of new products.

3 Support loan recovery
   a. Immediate intervention in late repayment in line with operational procedures
   b. Improve loan recovery procedures.

4 Interaction with clients and groups
   a. Impact monitoring through client files.
   b. Participate in client satisfaction surveys with the marketing department.

5 Strategic planning of the microfinance department
   b. Participate in elaborating three years business plan.
   c. Monitor the results against goals.

6 Collaborate with DFS when DFS staff are in the field
   a. Participate in activities.
   b. Keep records as required.

7 Any other official duty that may be assigned

Qualifications:
- Experience as a microfinance agent
- Education of at least certificate / diploma

Supervisor: Microfinance Manager
Location: Assigned Branch Office

Job Group: 11, 12

Indicators:
- Total number of active group
- Average monthly portfolio at risk at 1 week
- Saving/Loans ratio
- Level of fulfilment of the MFD work plan
- Quality of the reporting and compliance with the deadlines for the production
Microfinance Agent
Job description of the Microfinance Agent

Position summary: The Microfinance Agent is responsible for implementing the microfinance activities to achieve targets for number of groups and clients, loan portfolio size, repayment, and customer service according to the Department’s work plan.

Duties:

1. Identify, select and train groups initially and on continuous basis

2. Disburse loans
   a. Analyse and approve the loan applications.
   b. Oversee signing of the loan contracts.
   c. Facilitate the loan disbursement by the mobile unit.

3. Oversee collection of loan repayments
   a. Collect and check the forms, hand them to the MIS clerk.

4. Informally visit the clients

5. Recover delinquent loans

6. Report on activities
   a. Participate in microfinance staff meeting for reporting and activity planning every two weeks with the Microfinance Manager and monthly with the Microfinance Manager and Branch Manager.
   b. Write a monthly report on a specific provided format.
   c. Keeps updated files on each group.

7. Any other duty that may be assigned

Qualifications:
- Trustworthy, careful, able to meet deadlines, self-motivated
- Excellent interpersonal and communication skills
- Certificate


Location: Head Office  
Job Group: 8,9,10

Indicators:
- Total number of active groups
- Average monthly portfolio at risk at one week
- Savings/loans ratio
- Net income for the MFD
- Level of fulfilment of the work plan
- Quality of the reporting and compliance with the deadlines for the production
Branch Operations officer
Job Description for branch operations officer

Position Summary: The Supervisor is responsible for managing branch staff, ensuring the physical security and cleanliness of the branch, ensuring humble, responsive and efficient customer service, and overseeing certain transactions.

Duties

Human resource management:
1. Allocate daily duties to branch staff
2. In charge of staff master roll and attendance register
3. Receive and forward off duty requests from staff
4. In charge of all accounts opening

Physical premises:
5. Close and open the office
6. Ensure that the whole office is clean
7. Ensure that all windows and doors of all offices are locked
8. In charge of placing requests for security

Customer service and marketing
9. Receive and forward any notice / letter written to the office by customers and forward all payment invitation notices
10. Participate in marketing exercises
11. Facilitate quick, efficient and friendly customer service

Management of banking transactions
12. Issue receipts for all cash and cheque deposits
13. In charge of new accounts opening register and editing account nominees
14. In charge of mobile units
15. Authorise and oversee the branch in the absence of the branch Manager

Other
16. Any other duties that may be assigned.

Qualifications:
- Diploma in banking, co-operative management/administration
- Computer literacy
- Very good interpersonal and communication skills

Supervisor: Branch Manager
Location: Branch

Job Group: 10, 11, and 12

Indicators:
- Smooth operation of branch
- Branch is attractive and secure
- Number of customer complaints
- Timeliness of mobile units
- Number of customers
- Allocation register
- Dutifulness: time in and time out
- General cleanliness of the branch
Loans Officer
Job Description for Loans Officer

Job summary: The Loans Controller is responsible for assisting and advising potential loanees, appraising the loans, managing the loan information, and monitoring loan recovery.

Duties

1. Advise customers on available loan products
2. Ensure proper filling and filing of loan applications
3. Register loan applications in the computer and appraise the same.
4. Prepare monthly reports on loans – control check members balances,
5. Monitor loan recoveries Monthly and report on any arrears
6. Reconciliations monthly of controls against main ledger
7. Any other duty that may be assigned.

Qualifications:
- Certificate in business administration or credit management
- Accounting knowledge
- Computer literacy
- Should be very keen in ability to communicate
- Must be able to meet deadlines

Supervisor: Branch Manager
Location: Branch
Job group: 10, 11, And 12

Indicators:
- Portfolio size
- Portfolio quality
- Customer satisfaction
- Timeliness, accuracy and completeness of reports – error rate
Assistant Systems Administrator
Job Description for Assistant Systems Administrator

Position Summary: The Assistant Systems Administrator is responsible for accurate, timely, complete and secure entry of data into the computerized loan management and accounting system. Maintaining the branch IT system and ensuring the security of its data and Supporting system users in the branch.

Duties

1. In charge of booting computer system
2. Data entry all salary, coffee, and tea payments except special payments.
3. In charge of the server.
4. Ensure safety of computer and data.
5. Ensure that all data entered into the system is authorised
6. Ensure that the information received from the system is accurate and timely
7. Housekeeping:
   a. Print out daily, monthly and annual reconciliations
   b. Back up and store data on daily basis. Submit data backups weekly to Head Office.
   c. Ensure all computers, printers, and related accessories are clean and well-maintained
   d. Report any damage to senior
   e. Update laptops in the morning for mobile units and download in the evening for security.
   f. Make monthly shares, savings, fixed deposit and loan print-outs.
   g. Close daily tellers’ work in computer
8. Assist savings and loans controllers on monthly reconciliation
9. Report any system risks to the systems administrator through the Branch Manager
10. Monitor all systems users
11. Train branch system users on both hardware and application program
12. Do reconciliation with Head Office bookkeeper
13. Any other duties that may be assigned.

Qualifications:
- Diploma in computer science, IT or MIS
- Good communication skills
- Basic Accounting knowledge
- 3 years experience in computerized accounting or data entry

Superior: Branch Manager
Location: Branch
Job Group: 10, 11, And 12

Indicators:
- Daily data backups
- Training of users
- Maintenance of computers and other accessories

42
Savings Controller
Job Description for Savings Controller

**Job summary:** The Savings Controller is responsible for counter checking daily transactions to ensure accuracy and completeness in operations.

**Duties**

1. Counter check daily payment vouchers, pay slips, and cash deposit slips
2. Reconciliation of savings, shares, salaries and transfers daily. Posting of the same into control accounts
3. Monthly reconciliation with the General Ledger
4. Compile monthly reports on savings
5. Act as audit clerk or Assistant Systems Administrator. Audit whether salaries posted by Assistant Systems Administrator are correct.
6. Any other duties that may be assigned.

**Qualifications:**
- Certificate in business administration or credit management
- Accounting knowledge
- Computer literacy
- Should be very keen in ability to communicate
- Must be able to meet deadlines

**Supervisor:** Branch Manager
**Location:** Branch
**Job group:** 10, 11, And 12

**Indicators:**
- Customer satisfaction
- Timeliness, accuracy and completeness of reports – error rate
Customer Care (Receptionist)

Job Description for Receptionist

**Position Summary:** The Receptionist is responsible for ensuring that customers and visitors are warmly welcomed and handled appropriately.

**Duties**

1. Welcome and direct visitors to appropriate staff. Ensure that visitors do not inappropriately disrupt operations and are not allowed inappropriate access to premises.

2. Physically deliver documents to and from staff within the office and outside when Office Messenger is not available.

3. Any other duties that may be assigned.

**Qualifications:**
- Certificate in customer care/secretarial
- Computer literate
- KSCE D+
- Excellent interpersonal skills, conscientious, and reliable
- Understanding of all sacco activities

**Supervisor:** Secretary

**Location:** Head Office

**Job Group:** 8, 9

**Indicators:**
- Control of visitors
- Visitor complaints
- Upkeep of visitors’ register
Assistant Secretary / Typist

Job Description for Assistant Secretary / Typist

Position Summary: The Typist is responsible for typing, office cleanliness, welcoming visitors, filing, photocopying, and other administrative tasks as needed.

Duties

1. Type letters written from different officers.
2. General cleanliness of the office
3. Receive and usher visitors.
4. Dispatch mail
5. Act as Office Messenger as needed.
6. Filing
7. Duplicating and photocopying.
8. Any other professional duty that may be assigned.

Qualifications:
- Certificate in secretarial/typing
- KCSE D+
- Computer literate
- Excellent organizational, interpersonal and communications skills
- Quick and accurate typist

Superior: Secretary

Location: Branch Office

Job Group: 9, 10, And 11

Indicators:
- Administrative tasks performed quickly and effectively
- Files can be easily accessed
- Typed documents are correct and timely
Branch Cashier

Job Description for Branch Cashier (To be handled by **Branch operations Officer**)

**Position Summary:** The Cashier is responsible for ensuring secure handling of cash.

**Duties**

1. Receive operating cash from the main safe according to demand (witnessed by Branch Manager)
2. Issue tellers with a day’s operating cash which is signed for.
3. Monitor tellers in their operations (if in office).
4. Authorise and oversee inter-teller cash transfer which must be signed for by all
5. Ensure banking of cheques on daily basis
6. Receive, counter check, and sign tellers’ daily closing cash balances for which they also sign. Return cash into the safe.
7. Write cash journal and reconcile the same with cash daily.
8. Reconcile cash journal with control records daily.
9. Meet all expenses at branch level by getting authority from Branch Manager. Maintain imprest for office use.
10. Other professional duties assigned by the Branch Manager so long as they do not interfere with normal duties.

**Qualifications:**
- Diploma in banking, cooperative management, accounting
- Certificate in co-operative management, banking, accounting
- KSCE C (plain)
- Computer literate
- Very honest, careful, accurate

**Superior:** Branch Manager

**Location:** Branch Office

**Job Group:** 10, 11, And 12

**Indicators:**
- Error rate
- Documents in order and safe custody
- Timeliness in reporting
Savings Clerk / Teller
Job Description for Savings Clerk / Teller

Position Summary: The Savings Clerk is responsible for providing efficient, humble and responsive transactions and support to customers, securely managing cash and accurately keeping records.

Duties

2. Responsible for cash handling:
   a. Receive and sign for cash from the cashier for daily operations
   b. Do reconciliation at the end of day

3. Receive and pay cash and cheques

4. Customer care
   a. Assist customers to fill account opening application and loan application
   b. Register loan advances and KDTA forms for onward transmission to NRB
   c. Occasion cleaning of banking hall / branch

5. Marketing
   a. Participate in marketing exercises
   b. Deliver information outside by motorcycle

6. Any other professional duties assigned by the Branch Manager so long as they do not interfere with normal duties

Qualifications:
- Diploma in business administration or credit management
- Accounting knowledge
- Basic secondary
- Certificate in banking
- Computer literate
- Excellent interpersonal skills, quick careful worker

Supervisor: Branch Supervisor
Location: Branch
Job Group: 8, 9

Indicators:
- Complaints from customers
- Error rate
- Number of people paid during peak period
- Timely reconciliation
Cleaner
Job Description for Cleaner

**Position Summary:** Responsible for keeping physical premises clean and attractive, for movement and upkeep of tents and chairs, and for supporting Secretary in physical duties.

**Duties**

1. Tend to garden – maintain attractive grounds and clean interior.

2. Clean and maintain lavatories

3. Maintain clean building (in Head Office, banking hall and ground floor)

4. Serve as Office Messenger
   a. Bring checks to bank.
   b. Fulfil other messenger duties assigned by Senior Secretary.

**Qualifications:**
- KCSE D+
- Good communication skills
- Other skills like computer literacy, driving licence.

**Supervisor:** Secretary
**Location:** Head Office

**Job Group:** 7

**Indicators:**
- Cleanliness of interior and exterior
- Timeliness of completing office messenger tasks
Store Keeper
Job Description for Store Keeper

Position Summary: The Store Keeper is responsible for ensuring that stocks and files are secure, that the branches and Head Office have the supplies that they need when they need them, and that files can be easily located as needed.

Duties

1. Supply branches as needed
   a. Receive requisitions from branches
   b. Obtain approval from Accounting Department
   c. Fill branch orders from stock

2. Maintain stocks as needed
   a. Track stocks and note when additional stock is needed
   b. Order or purchase directly stationary and other supplies as needed
   c. Call auditors to check stock received

3. Photocopying

4. Store files from branches, document where they can be found, and retrieve as needed

Qualifications:
- Certificate in supplies
- KCSE D+
- Computer literate

Supervisor:
Location: Head Office

Job Group: 8, 9

Indicators
- Stocks accounted for available as needed
- Files available as needed
Driver
Job Description for Driver

Position Summary: The Driver is completely responsible for the cleanliness, maintenance, fuelling and driving of the approved vehicle as authorized by the Branch Manager and the Deputy General Manager for Operations.

Duties

1. Maintain cleanliness and physical fitness of the vehicle and report defects immediately
2. Ensure that work ticket is signed before taking vehicle for an assignment
3. Ensure the availability of sufficient fuel. Report and apply for sufficient stock in time keeping track on stock card.
4. As needed, get authorization from Deputy General Manager for Operations for repairs.
5. Supervise any authorized mechanical or physical repairs.
6. Serve as office messenger as needed.
7. Any other official duties assigned by the Branch Manager that do not interfere with regular duties.

Qualifications:
- Basic secondary education
- Valid five-year accident-free drivers’ license
- Certificate of good conduct
- Responsible, timely, honest
- Good communication skills
- Good mechanical knowledge

Supervisor: Branch Manager
Location: Head Office
Job Group: 8 – 9

Indicators:
- Vehicle cleanliness and maintenance
- Timely performance of duties
- Continued accident-free status, good condition of vehicle, reasonable fuel consumption
Data Entry Clerk
Microfinance Data Entry Clerk

**Job summary:** The Microfinance Data Entry Clerk is responsible for keeping timely and accurate computer records of the microfinance clients and groups.

1. Register and exit groups and members
2. Create cash collateral accounts, post loan insurance and enter loan repayment
3. Deposit funds on the GCC opened
4. In the event of system problems, attempt to fix with Assistant Systems Administrator, Microfinance Supervisor, and Microfinance Manager if necessary
5. As necessary with approval of Microfinance Manager, contact system developer to resolve problems
6. Any other official duties assigned

**Qualifications:**
- Computer literate
- Basic accounting
- Efficient, careful and self-motivated
- Strong at problem-solving

**Superior:** Microfinance Manager

**Location:** Head Office

**Job Group:** 10

**Indicators:**
- Quality of data entry
- Productivity
- Compliance with deadlines
General Remarks

Observations Concerning Jobs
As we defined job descriptions and qualifications, we discovered many areas of overlap. In order to provide interest rates and fees that are attractive and competitive, the SACCO will need each and every employee to contribute to generating income and this contribution must be maximized. By the end of 2007, the Microfinance Department will require another 13 or 14 microfinance agents and an auditor, the SACCO may launch some new products that require staff, and six senior managers will retire at the end of the year. Recognizing that this will provide an opportunity to shift staff and managers out of their current positions, we wish to provide you with these suggestions and observations concerning positions and staffing requirements.

Credit Manager: The Credit Manager (and Assistant Manager) positions have been redefined so that they do not check loan applications and oversee loan repayment reporting. The Credit Manager’s position has been defined to be strategic and supervisory. If the SACCO modernizes our credit products so that they are based on ability to repay rather than shares and assured income, the Credit Manager may want to undergo training in different methods of credit appraisal, loan tracking, and loan recovery.

At present, routine assessment of loan applications according to transparent criteria is being implemented by no fewer than the computer itself, the Credit Controller, the Branch Manager, the Credit Manager or Assistant Credit Manager, the Deputy General Manager for Finance, the Internal Auditor, and the Credit Committee (after the loans have already been approved.) The review at each of these levels repeats the same checks – it does not add value. This function may be dropped at all levels except checking by the computer or the Loans Controller, the Branch Manager, and (spot checking) by the Audit Clerks.

Assistant Credit Manager: If an Assistant Credit Manager position is needed, this job description should be written to reflect actual responsibilities that require the attention of manager other than the Credit Manager. At present, the Assistant Credit Manager hand copies loan registers from the branches to present to the Credit Committee. Printed records from the branches may be used instead. The duties to follow up on late payments may be assumed by the Credit Manager once he is relieved of routine checking responsibilities.

Marketing Manager: This job description has been rewritten to reflect a strategic focus on marketing broadly defined, rather than face-to-face promotion. This may require providing the Marketing Manager with the opportunity to undergo training.

IT Manager: The IT Manager position has been redefined to focus on systems development, increasing the efficiency of operations, and developing policies, training and systems to upgrade the capacity at the branch and head office levels to use our computer systems.

Financial Management Positions:
- **Deputy General Manager Finance / Financial Accountant / Assistant Accountant:** These duties may be handled by two people.
- **Chief Cashier / Senior Cashier:** These duties may be handled by one person.
- **Further consolidation: where should responsibilities lie?** The responsibilities currently shared among the five positions above may constitute the responsibilities of two senior managers and one junior manager, not three senior managers. A decision might be made between two possibilities outlined below.
Option 1:
Senior managers:
DGM Finance – all financial performance and oversight including budget monitoring
Chief Cashier - current routine responsibilities plus liquidity management and asset liability management including investments
Not a senior management position
Financial Accountant – routine consolidated reporting

Option 2
Senior managers
DGM for Operations – all current responsibilities and liquidity management /asset liability management.
Financial Accountant – reporting, monitoring and management of income and expenses
Not a senior management position
Chief Cashier – routine cash handling

Considerations: The difference between these options is who is responsible for two crucial functions - liquidity and asset liability management – that at present do not seem to be handled by anyone in a day-to-day way. At present, no one seems to be projecting and monitoring our sources and uses of funds. Until now, the Chief Cashier position has not involved management-level responsibilities. The current Chief Cashier is working on how to project the SACCO’s liquidity needs.

Managers and supervisors – any staff who travel for their job - may drive themselves. The SACCO may have just two (head office) drivers to care for the fleet and manage Office Messenger tasks. At present, drivers are idle when they deliver staff to their destination and staffs are idle while they are being driven. Drivers normally are energetic, conscientious about their duties, and reliable. They may do excellent work in other positions. Furthermore, this change may lower the number of times that vehicles are used for personal business. We believe that some banks / MFIs? Already do this.

(The Cleaner and Receptionist positions may combine into one Office Assistant position.)

(One of the remaining Driver positions may be combined with the Office Messenger position.)

Small branches or sub-branches:
- May have only a Senior Supervisor, rather than a Supervisor and a Branch Manager.
- One Savings Clerk may be upgraded to Senior Clerk.
- Additional staff would be two clerks (and a Systems Administrator?).
The Senior Supervisor may be promoted if she or he makes the branch grow and be profitable. The Savings Clerk in small branches should be upgraded because or she handles too many functions to be considered a clerk and upgrading the position may ensure strong performance.

The Loans Controller and Savings Controller positions may be combined into one position.

The two Store Keeper positions may be combined into one part-time position that may be fulfilled by one consistent (staff person) who has no other duties after banking hours. All staff may be advised to request supplies only during these hours. In unusual circumstances, the person who keeps the store may be released from duties during banking hours to open the store.
The duties of the Transport Manager position should be reassigned as follows: reporting portion to Assistant Accountant, transport portions to Branch Managers and Deputy General Managers for Operations. The oversight of vehicle expenses is a crucial function that may be undertaken seriously by the DGM for Operations.

The Cashier position may be changed to a Senior Savings Clerk / Teller position. The Senior Savings Clerk / Teller position would combine regular teller duties with the beginning and end of day duties of the cashier. At present, the Cashier’s duties are primarily at the beginning and end of the day with three exceptions:
- receiving cheques, clearing them through the computer, and ensuring their banking daily,
- authorizing and overseeing inter-teller cash transfers, and
- Monitoring of tellers / savings clerks.
These three duties may be transferred to the Branch Manager or Supervisor. Furthermore, the cash journal may be computerized so that manual entry and reconciliation – currently a responsibility of the cashier – may no longer be necessary.

Consolidate secretarial positions:
- Instead of a Senior Secretary, we may have a regular Secretary.
- The responsibilities of the Typist / Assistant Secretary may be assumed by the Secretary.

Questions for Clarification of Job Descriptions

1) Does Credit Manager (and other department heads) manage human resources (leaves etc.)?

2) Who has authority over / responsibility for:
- Department Heads – the GM or the DGMs?
- Tellers – the Supervisor or the Branch Manager?
- Marketing Assistant – the Marketing Manager or Branch Manager?
- Assistant Systems Administrators – the Systems Administrator or Branch Manager?

3) HR Policy issue: Numerous junior positions require more than regular hours to be fulfilled. The current Human Resource Policies and Procedures seem not to be applied – unionsable staff receive neither overtime pay nor compensatory time off. This is in contrast to senior managers who do receive compensation for additional hours. (This is out of line with some common management practices where senior managers who earn more are expected to work extra hours without pay and lesser-paid junior staff are expected to be compensated for additional hours.) Our sense is that this disparity (and perhaps the absence of senior managers during work hours?) may be quite demoralizing to unionsable staff.

4) Is the Supervisory Committee overseeing the work plans and reports of the Internal Audit Department? If not, this would be well-advised.