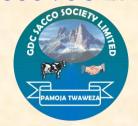
**P.O BOX 896-00216** GITHUNGURI.

TEL: 020-2015366 / 0723400611 GITHUNGURI.



Website: www.gdcsacco.co.ke

Email: info@gdcsacco.co.ke

GDC Sacco Ltd is a medium sized licensed deposit taking Sacco with 6 branches spread across Kiambu & Nakuru Counties. As a result of our expansion wishes to recruit a competent, experienced and highly motivated individuals to fill the following positions;

### **FINANCE MANAGER (1 POST)**

We are looking for a results oriented Finance professional to fill the position of Finance Manager.

**Terms**: 3 years Renewable contract.

Reporting to the Chief Executive Officer

**Summary of Position Purpose**: To provide end to end support on decisions and financial expertise to drive achievement of long term competitive costs, quality and service levels.

#### **Minimum Qualifications**

- Bachelor of Commerce Accounting or related business degree and a member of ICPAK.
- 2. An MBA, ACCA, CFA is an added advantage.
- 3. Minimum 8 10 years' experience in financial management at management level in a busy financial institution (SACCO or Bank).
- 4. Computer proficiency in computer application, especially in accounting packages and systems.
- 5. Must have been involved in preparation and analysis of financial statements.
- 6. Knowledge of various Sacco software systems an added advantage

## **MICRO CREDIT OFFICER (1 POST)**

**Reports to:** Credit manager

### Job Purpose:

#### **Key responsibilities will include:**

- Recruit and train selected groups about available products and services
- Disburse loans to identified communities in a time-efficient manner and ensure that loan payments are made timely as well
- Receive potential clients and conduct an initial assessment and assist clients in completing applications
- Put in place mechanisms of managing Loan portfolio to ensure a healthy lifetime at all times

PAMOJA TWAWEZA

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- Identify and implement partners, their capacity building and training needs as they correlate with microfinance.
- Advise on areas of improvement either on policy or procedural issues
- Timely submit credit application to the loan department for verification and recommendation
- Monitor groups operations and purpose to attend weekly group meetings to keep abreast of all the activities Responsible for business growth by selling GDC Sacco products to current and potential customers to ensure profitability.
- Responsible for maintaining a healthy loan book by ensuring timely repayment of facilities so as to enhance profitability.
- Responsible for compilation and submission of timely and reliable credit report to assist in decision making and evaluation.
- Responsible for provision of feedback and ideas necessary to grow the knowledge base of the organization.
- Bring in new customers and open new accounts by advertising new and existing Sacco
  products and boosting business referrals such as mortgages, insurances, loans, lending,
  etc.
- Proactively cross sell Sacco products to our customers with focus on transactional business and digital channels in line with the Performance Contract.

#### **Critical Competencies required:**

- Must have excellent communication skills, both oral and written
- Ability to work without supervision and posses excellent leadership skills
- A good knowledge of the micro-finance industry trends and practices
- Good analytical and report writing skills
- Must be a self starter and posses excellent presentation skills..

#### **Academic Qualifications and Experience**

- Bachelor's Degree in any of the following disciplines: Marketing, Business Administration/ Management, Cooperative Management its equivalent
- A minimum of three (3) years practical experience as micro credit officer in a financial institution

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### **MARKETING OFFICER (3 POSTS)**

### Responsibilities

- Contribute to the implementation of marketing strategies;
- Support the marketing manager in overseeing the department's operations;
- Organize and attend marketing activities or events to raise the Sacco's brand awareness;
- Liaise with the Marketing Manager to plan advertising and promotional campaigns for the Sacco's products and services;
- Liaise with members to ensure that all marketing activities are successful;
- Conduct market research to identify opportunities for the Sacco's promotion and growth;
- Preparing content for social media updates and share with ICT for release
- Execute communication to members;
- Recruitment of new members;
- Recruitment of new organizations;
- Selling of Sacco products to members;
- Perform any other duties as may be assigned from time to time

#### **Academic Qualifications and Experience**

- Bachelor's Degree in any of the following disciplines: Marketing, Business Administration/ Management, Commerce (marketing), Entrepreneurship or its equivalent
- A minimum of three (3) years of practical experience in marketing or public relations in a service industry
- Membership with relevant professional body (MSK, CIM) will be an added advantage
- Good communication skills.
- Good team player and committed to achieve Sacco's goals;
- Ability to travel to target counties;
- Strong interpersonal skills including communication, negotiation, analytical persuasion, motivation, problem solving and flexible;
- Ability to develop and deliver change management strategies linked to service outcomes.

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### **TELLER (1 POST)**

**Reports To:** Branch Manager

**Purpose:** Provide a consistently high quality frontline transaction service to customers encompassing the cash deposit and withdrawals, cashing of cheques and other items, acceptance of deposits and the provision of change. Understand the risks associated with the control and handling of cash, and maintain effective controls to manage these risks.

### **Key responsibilities/Accountabilities**

### **Telling**

- Process all cash transactions taking place in the Sacco
- Maintain accurate details of each transaction
- Perform due diligence to member accounts while performing telling duties i.e. verification of key account details.
- Tally the full cash amount at the end of each day
- Make daily reports and submit them to the Sacco manager
- Help the customers to get through tedious Banking processes
- Attend to change transactions. Accept cheque and/or cash deposits in all accepted currencies, according to laid-down procedures.
- Assist with finalizing cash transactions captured by officers who do not operate tills.
- Ensure that cheques included in deposits are checked in terms of Duty of Care obligations.
- Ensure that all items cashed are within laid-down limits and refer all transactions exceeding limits to the appropriate area for authorization.
- Ensure that items cashed are technically correct and signed, according to laid-down instructions.

#### **Control of cash**

- Ensure that all laid-down policies and procedures regarding the handling, locking away and security of cash are adhered to.
- Ensure that cash holdings are kept within prescribed limits at all times.
- Balance cash daily and report any differences promptly.

#### **Pro-active selling**

• Identify opportunities for migrating customers to more appropriate and cost-effective channels. i.e. Mobile/Agency

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- Grow members by participating in marketing activities
- Up selling of Sacco Products to customers
- Sustain good relations with the clients
- Proactively cross sell Sacco products to our customers with focus on transactional business and digital channels in line with the Performance Contract.
- Bring in new customers and open new accounts by advertising new and existing Sacco
  products and boosting business referrals such as mortgages, insurances, loans, lending,
  etc.
- Educate and provide practical training to new employees

### **Compliance**

- Responsible for the implementation and adoption within the Branch of all Compliance, Anti-Money Laundering and Sanctions related requirements contained in policies, procedures and processes. This includes the consideration and approval of customers including those that require being subjected to Enhanced Due Diligence for onboarding and continued business
- Maintain a high level of integrity and ethical standards.

Carry out any other duty as assigned by the supervisor or any other authorized person.

### **Persons Specifications**

#### **Academic Qualifications and Experience**

- Bachelors Degree in Business Management/Banking and Finance/Accounts of any other related course
- CPA Part I & II
- 2 to 3 years experience in a Sacco

#### Critical competencies required

- Sound knowledge of the Sacco's laid-down policies and procedures related to telling.
- Sound knowledge of the legal aspects regarding cheques and cash handling.
- Sound knowledge of the applicable device handling.
- Excellent Communication skills
- Proficient with general computer applications
- Proven track of High performance record in current role

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## **HOW TO APPLY**

Qualified and interested candidates should visit our website: <a href="www.gdcsacco.co.ke">www.gdcsacco.co.ke</a>. Apply in writing and submit the application enclosing a detailed C.V, current and expected remuneration, copies of academic, professional certificates and testimonials addressed to: -

THE CHAIRMAN
GDC SACCO LTD.
P. O. BOX 896-00216
GITHUNGURI

So as to reach him on or **before 24th January, 2020**. Applicants must clearly indicate the position they are applying for on the envelope.

EMAIL APPLICATIONS WILL NOT BE CONSIDERED.

ONLY SHORTLISTED CANDIDATES WILL BE CONTACTED FOR SUBSEQUENT INTERVIEWS AND SELECTION.

GDC Sacco is an equal opportunity employer.