



Bududa Financial Services SACCO (BFSS) registered with the Ministry of Trade, Industry and Cooperatives **No. P.15482/RCS**, based in Bududa Town Council, Bududa District seeks to fill the following positions.

1. SACCO MANAGER

The Manager will provide overall leadership of the SACCO in conjunction with the Executive Committee. The Manager is the chief technician of the SACCO. He/she will report to and will be under the general direction and supervision of the executive committee, and will be the main administrative officer in charge of the day-to-day operation of the SACCO, and the official spokesperson of the SACCO.

Duties and responsibilities

- To lead and oversee the implementation of all the SACCO's long term and short terms plans in accordance with its strategy; and report to the executive committee regularly.
- To grow the SACCO business in terms of products, loan portfolio, revenues, and assets in line with the SACCO's strategy;
- Ensuring timely presentation of financial, management, and regulatory reports to the Executive Committee, the members, and authorized third parties including Auditors, Inspectors, regulatory authorities and the Ministry;
- Prepare and propose to the Executive Committee policies, administrative procedures, and any changes to the policies and procedures.
- Ensure compliance with the SACCO's policies, procedures and standards, and compliance with statutory and regulatory requirements
- Implement decisions and recommendations of the Annual General Meeting and the supervisory committee.
- Supervise staff to ensure that targets set and agreed upon are met
- Prepare budgets and annual financial report on time, and monitor and ensure expenditures of the SACCO are within the authorized annual budgetary allocations.
- Propose to the Executive Committee financial and non-financial resources necessary to meet the SACCO's objectives and develop funding projections to meet the needs of the SACCO
- Plan and ensure the implementation of an adequate and timely reporting system with focus on SACCO's asset quality, liquidity, capital adequacy and provisioning
- Propose strategies for growth of membership base and loan portfolio.
- Prepare draft business plans and strategic plan for Executive Committee approval
- Propose strategies for marketing and development of new products.
- Promote and arrange for continuous training of SACCO staff.

- Perform any other functions of a Manager as specified in the Byelaws of the SACCO, the Cooperative Societies Act and Regulations.

Required Qualifications

- Minimum of a University Degree in economics, accounting or business administration. A Diploma in Cooperative Management is desired.
- A minimum of 3 years experience in SACCO/banking/microfinance credit and deposit taking operations.
- Determined personality with initiative, perseverance and the ability to motivate and manage a team
- Very good communication, marketing and report writing skills
- Good analytical and problem solving skills
- Must have computer literacy; especially in MS Word, Excel, MS Power Point, and Internet.
- Team and collaborative relationship building
- Innovative and aggressive in business growth
- Must be a committed leader upholding high standards of integrity

2. LOAN OFFICER

The loan officer is the liaison of BFSS to the community, the liaison between loan applicants and the SACCO. He/she reports to SACCO Manager.

Duties and responsibilities

- Customer service and handling of credit inquiries.
- Meet with loan applicants to identify their needs and collect information for loan applications.
- Interview applicants to define financial eligibility.
- Complete loan contracts and teach clients on policies and regulations.
- Guide qualified applicants on debt payment plans.
- Maintaining a through loan monitoring, follow up, issuance of demand notices and recovery.
- Analyze active loan files on a regular basis and recommend solutions to speed up the loan process.
- Business development and loan book growth.
- Respond to applicants' questions and resolve any loan-related issues.
- Provide at request members account balances and reports
- Prepare weekly/ monthly financial reports for the SACCO Manager and Board Members
- Participate in participant recruitment drives as assigned by the manager

Required Qualifications

- Bachelor's degree/ Diploma in, marketing finance or related fields
- Skills in marketing and business development will be an added advantage.
- Working knowledge of computers.
- Outstanding interpersonal and communication skills.
- Customer service-oriented with exceptional sales skills.

- Must have computer skills in MS Word, Excel, and Internet.
- Exceptional attention to detail skills
- Speaking Lugisu is required

3. MEMBERSHIP OFFICER

The membership Officer drives member recruitment efforts and assist the Manager in the maintenance of member relations and communication with members. He/she maintains the member database, track member satisfaction and assist in monitoring member engagement with the SACCO. He/she reports to the SACCO Manager

Duties and responsibilities

- Drive membership recruitment efforts including scheduling calls with potential members.
- Be the primary point of contact for new membership enquiries and make responses in a timely manner.
- Propose member recruitment strategies to the Manager.
- Maintain an accurate and up to date database of membership through the SACCO management system
- Monitor existing member engagement and help facilitate interaction between members and the SACCO to maximize member satisfaction and minimize membership exits from the SACCO.
- Generate membership, recruitment and revenue statistics to aid management decisions.
- Engage with members to ensure they save regularly.
- Engage regularly with existing members to evaluate satisfaction levels and compile suitable reports on the findings for dissemination to management.
- Provide support with the general business development.
- Assist with the administration of the SACCO's events, conferences and forums.

Required Qualifications

- Minimum Uganda Certificate of Education (Ordinary Level), post-secondary education/training desired
- Experience in community mobilization
- Enthusiastic and outgoing person who is comfortable engaging with a large number of people in a highly professional manner.
- Excellent communication skills and an outgoing personality, confident in face-to-face meetings and over the phone.
- Excellent writing skills with an eye for detail when it comes to spelling and grammar.
- Working knowledge of Microsoft Office, Excel, Word, and PowerPoint.
- Speaking Lugisu is required

HOW TO APPLY

Interested candidates should send applications by email to BFSShiring@gmail.com addressed to the Hiring Manager by November 23, 2021. Only shortlisted candidates shall be contacted. Hard Copy applications will not be accepted.