

KITOVU MOBILE CLIENT COMMUNITY SACCO LTD.

(Reg. No. 11757/RCS)



Plot 4, Delhi Road, Soweto, Masaka
P. O. Box 207 Masaka - Uganda
Email: kmcsacco@gmail.com

VACANCY ANNOUNCEMENT

Kitovu Mobile Client Community Savings and Credit Cooperative Society Ltd (KMC SACCO) was established in 2019 to increase access to improved, affordable and reliable financial services among clients of Kitovu Mobile Organization in the Greater Masaka region. It envisions becoming a benchmark for impact inspired SACCO operations driven by the mission of, providing members with quality financial services to meet their financial needs while enhancing their capacity to deliver social impact in their communities.

To better serve our clientele of over 900 members spread across the region, Kitovu Mobile Client Community SACCO would like to recruit a Credit Officer.

Job Title: Credit Officer

Job Summary:

The Credit Officer will be responsible for preparing loan applications, conducting appraisals, disbursements, and maintaining portfolio quality, in line with the SACCO's policies and procedures.

Specific responsibilities include:

- 1) Review credit applications, appraise and disburse loans.
- 2) Verify and establish authenticity and completeness of loan documentation.
- 3) Lead and organize Credit Committee meetings.
- 4) Review performance of different loan products and make recommendations.
- 5) Ensure proper relationship management with existing and potential clients to enhance acquisition, retention and growth.
- 6) Monitor the implementation of guidelines for portfolio quality control and submit periodic loan performance reports.

Minimum Academic Qualifications, Experience and Competences:

- Diploma in Business/ Micro-Finance / Accounting/ Commerce /Economics field related Course from a recognized Institution of higher learning.
- Knowledge of the full Microsoft Office suite.
- Experience in working for SACCOs or any other community development field operations.
- Good communication, leadership and interpersonal skills with impeccable integrity.
- Ability to ride a motorcycle, with a valid riding permit.

Application procedure:

Interested persons should either physically deliver their applications to: The Chairperson, Kitovu Mobile Client Community SACCO, Plot 4, Delhi Road, Soweto, Masaka, P.O.Box 207, Masaka, Uganda, or make an on-line application to kmcsacco@gmail.com by **Friday 31st October 2025**.

For either mode of application, the application letter should be accompanied by a detailed CV, relevant academic documents and three referees. Applications that lack all the required documents and those received after the closing date shall not be considered.

Note: Only shortlisted candidates will be contacted for interviews.