



**JUBILEE CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LTD
WEST ANKOLE DIOCESE**

EMPLOYMENT OPPORTUNITY(DRAFT ADVERT)

JUBILEE SACCO Limited is a registered Financial Institution under the cooperatives Act, 2020 as amended, Section 78; governed under the cooperative societies' regulations of 1992. The SACCO started in 1997 as a contributory pension and gratuity scheme for the Diocese of West Ankole staff. In 2004, with of the consent and resolution of the synod, the scheme was transformed and registered as a SACCO (Reg. No 7052). The SACCO now has presence in 5 districts of Greater Bushenyi with the main Branch in Bushenyi – Ishaka Municipality.

Our Vision: **"An Economically Empowered Christian Community"**

JUBILEE SACCO Ltd would like to recruit competent persons to fill in the vacant positions as below.

Job Title: Credit Supervisor
Reports to: Credit Manager
Position: 1 (one)

Duties and Responsibilities:

Credit Administration and Supervision

- Supervise credit officers and ensure efficient processing of loan applications.
- Ensure all loan applications are appraised in line with the JUBILEE SACCO's credit policies and procedures.
- Review and verify loan appraisal reports before submission for approval.
- Monitor compliance with lending guidelines and regulatory requirements.

Loan Appraisal and Approval Support

- Assess the creditworthiness of loan applicants through financial and risk analysis.
- Verify members' eligibility for loan facilities.
- Ensure loan documentation is complete, accurate, and properly filed.
- Provide recommendations on loan approvals, rejections, or restructuring.

Loan Portfolio Management

- Monitor the quality and performance of the loan portfolio.
- Track loan disbursements and ensure funds are released according to approved terms.
- Analyse portfolio trends and identify potential credit risks.
- Prepare portfolio quality reports for management.

Loan Monitoring and Recovery

- Supervise loan follow-up and collection activities.
- Monitor overdue loans and ensure timely recovery actions are taken.
- Coordinate debt recovery efforts, including negotiations with delinquent borrowers.
- Recommend legal action or recovery measures where necessary.
- Ensure reduction of portfolio-at-risk (PAR) and loan delinquency levels.

Risk Management

- Identify, assess, and mitigate credit risks.
- Ensure adequate collateral valuation and documentation.
- Monitor adherence to risk management policies and internal controls.
- Report emerging credit risks to management.

Reporting

- Prepare weekly, monthly, and quarterly credit reports.
- Report on loan disbursements, recoveries, arrears, and portfolio performance.
- Present credit performance updates to management and credit committees.
- Any other duties assigned by the supervisor.

Qualification and Experience

- Should possess a Bachelor's Degree in Business Administration, Commerce or any Business related field and a Post graduate qualification is an added advantage.
- Should have three (3) years working experience in Credit and portfolio management.
- In-depth knowledge of SACCO Business Model, technology & operations is highly desirable.
- Must have scored a credit in English and Mathematics at O' Level and at the same sitting.
- Must be a person of unquestionable integrity.

Job Title: Marketing and Sales Supervisor

Reports to: General Manager

Position: 1 (One)

Duties and Responsibilities:**Sales Management**

- Supervise and support the sales team to achieve monthly and annual sales targets.
- Develop and implement sales plans and strategies.
- Monitor sales performance and provide coaching to team members.
- Identify new business opportunities and potential customers.
- Prepare sales forecasts, reports, and performance analyses.

Marketing Activities

- Plan and execute marketing campaigns to promote products and services.
- Coordinate advertising, promotional events, and digital marketing activities.
- Conduct market research to identify customer needs and industry trends.
- Monitor competitors' activities and recommend strategic responses.
- Manage the company's brand image and marketing materials.

Customer Relationship Management

- Build and maintain strong relationships with clients and key accounts.
- Address customer inquiries, complaints, and service issues promptly.
- Ensure high levels of customer satisfaction and retention.

Reporting and Administration

- Prepare weekly and monthly sales and marketing reports.
- Maintain accurate customer and sales records.
- Ensure compliance with company policies and procedures.
- Any other duties assigned by the General Manager.

Qualification and Experience

- Should possess a Bachelor's degree in Business Administration, Commerce, Business computing and any other Business related field. A Professional certification in marketing and sales is an added advantage.

- Should have three (3) years working experience in marketing and sales, with at least 3 years in a supervisory role.
- In-depth knowledge of SACCO Business Model, technology & operations is highly desirable.
- Must have scored a credit in English and Mathematics at O' Level and at the same sitting.
- Must be a person of unquestionable integrity.

Job Title: **Assistant Credit Officer**
Reports to: **Branch Manager**
Positions: **3 (three)**

Duties and Responsibilities:

Loan Application Processing

- Receive and review loan applications to ensure all required documents are attached.
- Verify member eligibility for loan facilities in accordance with SACCO policies.
- Assist in conducting preliminary assessments of loan applications.
- Prepare loan files and submit them for appraisal and approval.

Credit Appraisal Support

- Collecting and analysing information required for loan appraisal.
- Conduct background checks and verify applicant information.
- Participate in field visits to verify borrowers' businesses, projects, and collateral.
- Prepare appraisal reports and recommendations for review by the Credit Officer.

Loan Monitoring

- Monitor loan repayment schedules and identify overdue accounts.
- Conduct follow-up with borrowers regarding upcoming or missed repayments.
- Tracking loan performance and portfolio quality.
- Participate in post-disbursement monitoring visits to assess loan utilization.

Loan Recovery and Collections

- Follow up on delinquent accounts through phone calls, letters, and field visits.
- Negotiating repayment arrangements with defaulting borrowers.
- Support recovery efforts and recommend appropriate action on overdue loans.
- Maintain records of collection and recovery activities.

Member Relations and Customer Service

- Provide information to members regarding loan products, eligibility criteria, and application procedures.
- Respond to member inquiries relating to loan accounts and repayments.
- Promote positive relationships with members and prospective borrowers.

Compliance and Risk Management

- Ensure compliance with SACCO credit policies and lending procedures.
- Maintain confidentiality of member and loan information.
- Report any suspected fraud, irregularities, or credit risks to supervisors.
- Support internal and external audit processes.
- Any other duties assigned by the supervisor.

Qualification and Experience

- Should possess a Bachelor's Degree in Business Administration, Commerce, Business computing, social Sciences or any other Business related field.

- Should have three (2) years working experience in Credit and portfolio management.
- In-depth knowledge of SACCO Business Model, technology & operations is highly desirable.
- Must have scored a credit in English and Mathematics at O' Level and at the same sitting.
- Should have a valid Driving permit class A
- Must be a person of unquestionable integrity.

Job Title: **Sales Agents**
Reports to: **Marketing and Sales Supervisor**
Position: **5 (Five)**

Duties and Responsibilities:

Member Recruitment and Business Development

- Identify and recruit new SACCO members.
- Promote the SACCO's products and services to individuals, groups, and organizations.
- Implement strategies for membership growth.
- Conduct field visits, community outreach programs, and marketing campaigns.

Sales and Marketing

- Market savings, loan, and investment products offered by the SACCO.
- Generate sales leads and convert prospects into active members.
- Prepare and deliver presentations on SACCO products and benefits.
- Build and maintain positive relationships with members and prospective clients.
- Respond to member inquiries and provide accurate information about SACCO services.
- Conduct member follow-ups to enhance retention and satisfaction.

Savings Mobilization

- Mobilize and encourage members to increase savings and deposits.
- Promote special savings products and investment opportunities.

Reporting and Record Keeping

- Maintain accurate records of sales activities, member recruitment, and marketing initiatives.
- Prepare weekly and monthly sales reports.
- Track performance against sales targets and recommend improvement measures.
- Any other duties assigned by the supervisor.

Qualifications and experience:

- A Bachelor's Degree in a business related field from a recognized university.
- Must have had a credit in mathematics and English at O level at the same sitting.
- Must have excellent customer care, listening and communication skills.
- Must be a person of unquestionable integrity.

Application process

If you meet the above requirements, submit your hand written application, through office of the General Manager attaching detailed curriculum vitae with three referees, copies of certified academic documents, National Identification Card and a day time telephone contact not later than **Friday 28th**

August 2026 at 5:00 pm.

The cover letter should be address to:

The Chairman Human Resource Committee,
Jubilee SACCO Ltd,
P. O. Box 140, Bushenyi.