

Job Title: CPA SACCO Manager

Company: CPA Cooperative Society Ltd (CPA SACCO Ltd)

Location: Kampala, Uganda

Reports To: The Board Chairperson

Responsible For: Finance and Administrative officer and Loan Officers

Employment Type: Full-time

Job Purpose

The CPA SACCO Manager directs, coordinates, and oversees the strategic, technical and administrative operations of the CPA SACCO in accordance with the strategic plan, policies, and procedures approved by the Board of Directors. The Manager is responsible for contributing to the SACCO's vision and realising the SACCO's mission through effective planning, goals and objectives setting, organizing resources, building staff capacity, motivation, and leading the team to enhance productivity and performance.

Key Responsibilities

- **Strategy and Growth:** Develop business plans to grow membership, deposits, and loan book appreciation. Identify and recommend new products to the Board, build and maintain strategic relationships, and advise the Board on potential investment opportunities.
- **People and Team Leadership:** Lead staff of the SACCO including motivation, supervision, directing and appraising the performance of all the staff. Develop incentives, recruit, train, and set performance targets for the team while fostering a culture of integrity, accountability, and member focus.
- **Finance and Risk Management:** Prepare annual, quarterly and monthly budgets, workplan, cash flows, and monitor performance against the set targets. Manage loan portfolio quality (approval, disbursement, recovery) while ensuring the portfolio at risk (PAR) is maintained at not more than 5%. Ensure liquidity is adequate, implement internal controls to prevent fraud, and ensure the safety of all CPA SACCO's movable and immovable assets.
- **Compliance and Governance:** Develop and recommend policies to the Board, steer strategic planning, and ensure full compliance with applicable regulations and laws of the land. Prepare board reports, financials, and coordinate annual and periodic audits and inspections.

- **Member Service:** Oversee daily operations including savings, loans, cash management, and member recruitment. Address member complaints, ensure effective ICT infrastructural systems are in place, validate all accounting records, and issue monthly statements to members.

Qualification & Experience

- CPA member and a Bachelor's degree in Finance, Commerce, Business Administration, Economics, or a related field.
- A Master's degree is of an added advantage.
- Six (6) years' experience in Banking, Microfinance, Cooperative environment three years of which is in supervisory role.

Key Skills & Competencies

- Strategic planning and goal setting
- Financial management and budgeting
- Financial analysis, loan appraisal, budgeting, leadership and people management, accounting systems, MS Excel
- Risk management and internal control oversight
- Governance and regulatory compliance (including SACCO and cooperative laws)
- Analytical and problem-solving skills
- Team player and interpersonal skills
- Communication and stakeholder management skills
- Customer service orientation and member relationship management
- Integrity, professionalism, and confidentiality
- Change management and innovation
- Performance monitoring and reporting