Strategic Engagement Limited
Plot 7, Ntinda Road - Kampala
P.O Box 200194 Kampala, Uganda
Tel: (+256) 392175220 | (+256) 200975220
Website: www.se.holdings

Job Title: Loans Officer

Company: **CPA Cooperative Society Ltd (CPA SACCO Ltd)**
Location: Kampala, Uganda
Reports To: SACCO Manager

Employment Type : Full-time

Job Purpose

To ensure that the loans portfolio is maintained at the highest possible quality and attains a growth rate consistent with CPA SACCO's strategic plan targets.

Key Responsibilities

- **Loan Origination and Appraisal:** Market and advertise to the SACCO members and identified employers about all available products and services. Receive and screen loan applications, conduct due diligence through thorough verification of income, collateral, guarantors, and credit reference, and prepare credit analysis reports with recommendations. Compile individual files to be forwarded to the Loans Committee.
- **Disbursement and Documentation:** Ensure all loan files are complete before disbursement. Educate members on terms of the loans such as interest, repayment schedules, and penalties, strictly following the SACCO's credit policy. Ensure that all loans are insured with the relevant insurance companies and carry out inspection of all items pledged as collateral.
- **Loan Recovery and Portfolio Management:** Monitor repayment performance of assigned loan portfolio and follow up on due/overdue loans via calls, SMS, email, and visits. Restructure or recommend write-off for bad loans, keep PAR >30 days below 5%, and contribute to the enhancement of the credit policy.
- **Member Education and Service:** Train members on budgeting, debt management, and loan product features. Handle member queries about loans, balances, and top-ups to build trust. Receive and handle inquiries about SACCO business and advise management accordingly.

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- **Reporting and Compliance:** Maintain accurate loan files and member data, and prepare and submit daily/weekly, monthly, quarterly, and annual loan portfolio reports to the Manager. Ensure all processes follow SACCO by-laws and credit policy, and stay abreast of new types of loans and products. Be responsible for the day-to-day maintenance of all member files and loan status.

Qualification & Experience

- CPA level two and a Degree in a business-related course.
- Four (4) years' experience in Banking, Microfinance or Cooperative environment.

Key Skills & Competencies

- Credit analysis, financial analysis, and negotiation skills.
- Computer skills preferably Microsoft Office Applications and MS Excel.
- Basic knowledge of computerised accounting.
- Ability to work on own initiative and act as a team player.
- Capacity to establish credibility, trust and partnership with members and key stakeholders.
- Analytical, problem-solving, good interpersonal, and communication skills.
- Passion for career growth, customer service, integrity and honesty.