

CAREER OPPORTUNITY: CREDIT ASSISTANT – COLLECTIONS

Qona Sacco is seeking to recruit a results-driven and highly organized **Credit Assistant – Collections** to join our Credit Department.

The successful candidate will be responsible for monitoring the loan portfolio, ensuring timely recoveries of delinquent loans, and implementing effective collection strategies to minimize non-performing loans.

Key Responsibilities

Loan Recovery and Collections

- Ensure prompt collection of all monies due to the Sacco, including monthly deposits, shares, children's account contributions, loan repayments, and interest recoveries.
- Institute recovery measures for delinquent loans and facilitate the realization of available guarantees and securities.
- Coordinate with debt collectors and monitor the performance of accounts under recovery.
- Negotiate payment arrangements and repayment plans with members who have delinquent loans.
- Prepare and issue notices to guarantors of delinquent loans.
- Conduct regular follow-up on non-performing and at-risk accounts to prevent loan deterioration.
- Undertake field visits to members in default as part of recovery efforts.
- Liaise with the Cooperative Tribunal on matters relating to delinquent loans.

Credit Reporting and Administration

- Prepare and submit credit reports, including monthly loan reports, loans and shares listings, and defaulters' reports.
- Ensure timely collection and reconciliation of remittances from corporate organizations.
- Prepare and issue Credit Reference Bureau (CRB) notification letters to members.
- Conduct regular CRB pre-listing and listing of delinquent accounts in compliance with applicable regulations.

Standing Order Administration

- Receive, verify, and process internal standing orders.
- Follow up on bounced standing orders and initiate corrective action.
- Review and update standing order records in the system as necessary.

Customer Service

- Provide financial advisory services and educate members on savings, responsible borrowing, and prompt loan repayment.
- Ensure efficient flow of information to and from members and other stakeholders.
- Respond to routine inquiries received via phone calls, emails, and other communication channels within agreed turnaround times.
- Escalate and direct member queries to relevant officers and ensure timely feedback.
- Promote and uphold the Sacco's core values of **Authenticity, Disruption, Presence and Progression**.

Qualifications and Experience

- Bachelor's degree in commerce, Business Administration, Finance, or a related field.
- Relevant professional qualifications will be an added advantage.
- Minimum of two (2) years' experience in the financial sector, preferably within a Sacco environment.
- At least one (1) year of experience in debt collection and loan recoveries.

Key Competencies

- Excellent negotiation, interpersonal, and communication skills.
- Strong analytical, planning, and monitoring abilities.
- Ability to work effectively under pressure and meet strict targets and deadlines.
- Proficiency in computer applications and credit management systems.
- Self-driven, proactive, and results-oriented.
- High levels of integrity, professionalism, and customer focus.

How to Apply:

Candidates who meet the minimum requirements to fill attached link

<https://forms.office.com/r/7HMBRQE8zw> and send your application with a detailed curriculum vitae including three referees to careers@qonasacco.com by **26th June 2026**.

Due to the numerous numbers of applications received, only short-listed candidates will be contacted.