

## 1. HEAD OF OPERATIONS & CREDIT MANAGEMENT

<b>1.1 JOB TITLE: Head, Operations &amp; Credit Management</b>	<b>DEPARTMENT: Operations &amp; Credit Management</b>
<b>1.2 REPORTS TO:</b>	
<ul style="list-style-type: none"><li>• CEO</li></ul>	
<b>1.3 SUPERVISES:</b>	
<ul style="list-style-type: none"><li>• Credit Control Manager</li><li>• Loans Manager</li><li>• Records Manager</li><li>• Manager – Members Management</li></ul>	
<b>2.0 PURPOSE OF THE JOB</b>	
<p>The Head of Operations &amp; Credit is accountable for the entire credit management process, including the consistent application of a credit policy, periodic credit reviews of existing members, and the assessment of the credit worthiness of potential members/customers, with the goal of optimizing the mix of the Sacco's loan portfolio and bad debt losses. The incumbent job holder oversees the operations of the following key functional areas-credit control, loans management, records management and member management in the Sacco. Develops, coordinates and reviews sound policies, guidelines and procedures for the respective functional areas</p>	
<b>3.0 KEY RESPONSIBILITIES/ACCOUNTABILITIES</b>	
<b>Leadership</b>	
<ul style="list-style-type: none"><li>• Leads the Operations &amp; Credit Management team members to deliver all planned and agreed department and individual performance targets to ensure that the various sections are efficient and value adding to the society</li></ul>	
<b>Management</b>	
<ul style="list-style-type: none"><li>• Maintains a department organizational structure sufficient to meet all goals and objectives to include a full proof succession plan</li><li>• Manages, trains. up-skills, motivates, retains and participates in the recruitment of Credit Management staff</li><li>• Measures department performance with appropriate metrics</li><li>• In Liaison with the security section, conducts vetting of Operations &amp; Credit Management staff</li><li>• Manages relations with Credit Reporting and Fraud Agencies Operations</li></ul>	
<b>Credit Control Operation</b>	

- Effective and efficient management of the Credit Control Operations by ensuring that members loan accounts are promptly updated and defaulters are tracked and followed up for recovery
- Reviews credit reports from the credit control manager and submit them to credit committee
- Recommends loan recovery strategies for bad debts to the credit committee
- Identify, draft, develop and implement operational processes, policies and guidelines
- Implements the Sacco's Credit Policy
- Meets set deliverables by the CEO and the Board
- Regularly reviews and updates the credit management operational policies
- Analyze the performance of existing members' loans and prepares appropriate recommendations
- Recommends changes in the credit policy to the CEO and the Board
- Devise risk management strategies in conjunction with the risk management department
- Monitors loans performance and prepares appropriate reports
- In liaison with the credit control manager, reviews members' loans applications with a view to reject or accept
- Keeps abreast of best practice methods and trends and recommend to the CEO and the Board
- Prepares monthly, quarterly and annual reports on the operation of the department

#### **Customer Service**

- Ensures that the Credit Management Department delivers its services efficiently and effectively in line with the customer care charter

#### **Records Management**

- Ensures that the member records are regularly updated maintained safely and care easily retrievable

#### **Members Management**

- Develop member management policy
- Advice and provide direction on member's issues
- Ensuring that all members issues have been attended in time
- Ensures that good member relationship is enhanced and continually improved

#### **Compliance, Corporate Governance and Control**

- Ensures corporate governance in the department
- Ensures compliance with the credit policies and guidelines with the society
- Liaise with external auditors and SASRA to ensure that all credit transactions are compliant with existing regulatory instruments and accounting standards
- Ensure compliance with the statutory reports and returns (SASRA, CBK)

#### **Risk and Controls**

- Develops and ensures implementation of full proof fraud prevention systems and process in the department

- Ensures timely response to the External Auditors Management Letter

**Managing Stakeholder Relationships**

- Maintain a good working relationship with banks and financial institutions with the aim of securing the funds necessary for the operations of the society, the attainment of its development and investment plans

**People Management**

- Set goals/objectives for the head of sections in the department
- Appraises head of sections and makes appropriate recommendations
- Recommends cases of discipline to the HR Department for review and onward transmission to the disciplinary committee for appropriate action
- Coaches and mentors departmental staff
- In liaison with HR Department, identifies staff training needs and recommends them for relevant training to enhance their capacity

**Other Responsibilities**

- Performs any other responsibilities as assigned from time to time

**4.0 COMPETENCIES**

**4.1 Experience**

10years experience

**4.2 Academic Qualification**

Bachelor's degree in Business Related Subjects from a recognized university

**4.3 Professional Qualification**

- ✓ Be a registered member of a professional body

**4.4 Technical Skills, General Skills & Personal Attributes**

**Technical Skills**

- Business savvy
- Accounting
- Marketing
- Management Skills
- Computer skills
- Customer Service skills
- Creative and innovative
- Relationship Building

**General Skills**

- Strategic orientation
- Communication skills
- Report writing skills
- Negotiation skills
- Interpersonal skills
- Conflict Management
- People Management Skills
- Problem solving skills

## 2. HEAD, RISK & COMPLIANCE

<b>1.1 JOB TITLE: Head Risk &amp; Compliance</b>	<b>DEPARTMENT:</b> Risk Management and Compliance
<b>1.2 REPORTS TO:</b>	
<ul style="list-style-type: none"> <li>• Board and administratively to the CEO</li> </ul>	
<b>1.3 SUPERVISES:</b>	
<ul style="list-style-type: none"> <li>• Risk Officers</li> </ul>	
<b>2.0 PURPOSE OF THE JOB</b>	
Responsible for overseeing and implementing the Sacco's risk management and compliance framework. Identify, Assess, Mitigate, Monitor and Report on industry dynamics that may /not impact the Sacco's performance and/or risk exposures.	
<b>3.0 KEY RESPONSIBILITIES/ACCOUNTABILITIES</b>	
<ul style="list-style-type: none"> <li>• Develop and implement of Enterprise risk management framework for the Sacco.</li> <li>• Guides in the integration of enterprise risk management with other organizational planning and management activities.</li> <li>• Ensures risk review and assessments from risk perspective of all products; processes; policies and other projects;</li> <li>• Oversee, develop and implement Sacco wide Risk Awareness Initiatives</li> <li>• Oversee implementation and tracking of the Sacco risk assessment programs as required by regulations and the board of directors.</li> <li>• Assist with and coordinate the development of tools to identify, assess, mitigate and monitor risk across the Sacco</li> <li>• Oversee and implement tracking of the following, and ensure that the recommendations have been implemented within agreed time frame provided in the inter-departmental service level agreements: <ul style="list-style-type: none"> <li>○ Audit recommendations</li> <li>○ Incident reports</li> <li>○ Compliance recommendations</li> <li>○ Customer Complaints reports</li> <li>○ Business Impact Analysis</li> <li>○ Risk Control Self-Assessment reports</li> </ul> </li> <li>• Oversee Management and Compliance to AML/KYC and CFT</li> </ul>	

- Receive reports on suspicious activity and apply internal risk management procedures on those suspicious transactions.
- Identifying and developing Key Performance Indicators (KPI's), Key Risk Indicators (KRI's), key controls and trend indicators as relating to Sacco wide regulatory and internal risk and compliance requirements.
- Assess and monitor compliance with all department and Sacco policies, procedures and regulations.
- Monitor and ensure that all mandatory regulatory requirements are adhered to by the Sacco.
- Oversee compilation of summary of Regulatory, Board, and Management reports, statistics, trend analysis on overdue recommendations and risk profiles monthly, quarterly and yearly.
- Develop, maintaining and testing of Enterprise Business Continuity, Disaster Recovery, Crisis/Incident Management programs.
- Evaluate the adequacy of the company's internal control framework in addressing risks and accomplishing the Sacco's goals and objectives;
- Provide periodic reports to the Board and senior management to keep them abreast of the compliance activities and regulatory developments
- Performs any other duties assigned by Management.

**4.0 COMPETENCIES**

**4.1 Experience**

- 10 years' experience of which at least 4 years in a managerial capacity within a risk and / or compliance function.

**4.2 Academic Qualification**

Bachelor's Degree in Business oriented subjects

Possession of an MBA/Relevant Master's Degree is an added advantage

**4.3 Professional Qualification**

CPA (K), ACCA

**4.4 Technical Skills, General Skills & Personal Attributes**

**Technical Skills**

- Analytical Skills and eyes to details.
- Risk assessment skills
- Project Management
- Track record in implementing risk methodologies in a banking/financial services environment
- Proven experience of reviewing business processes from an operational, Market and Credit risk perspective

**General Skills**

- Commercial awareness
- Planning and organizational skills
- Ability to understand broader business issues
- Communication and presentation skills
- Proven analytical and problem solving skills,
- Ability to explain complex issues in a concise and straight-forward manner is a plus.

### 3. ADMINISTRATION MANAGER

<b>1.1 JOB TITLE: Administration Manager</b>	<b>DEPARTMENT:</b> Human Resources and Administration  <b>SECTION:</b> N/A
<b>1.2 REPORTS TO:</b>	
<ul style="list-style-type: none"><li>• Head of Human Resources and Administration</li></ul>	
<b>1.3 SUPERVISES:</b>	
<ul style="list-style-type: none"><li>• Administration Officer</li><li>• Admin Assistant</li></ul>	
<b>2.0 PURPOSE OF THE JOB</b>	
The Administration Manager is responsible for the Sacco's efficient and effective Property management and administration services to the Society	
<b>3.0 KEY RESPONSIBILITIES/ACCOUNTABILITIES</b>	
<b><u>Contract Management.</u></b> <ul style="list-style-type: none"><li>• Ensure all long term maintenance or upkeep service providers are bound by a contract and robust service level agreements.</li><li>• Ensure quality control on all services provided for the upkeep and maintenance of the Society's buildings (owned or rented).</li><li>• Review and update contracts for service providers with the legal team.</li><li>• Ensure that all Society's tenants are abiding with the terms and conditions of their leases.</li></ul>	
<b><u>Fleet Management.</u></b> <ul style="list-style-type: none"><li>• Ensure maximum availability of operationally serviced vehicles and motorbikes.</li><li>• Ensure that the Society's vehicles and motorbikes are insured at the correct values and on time.</li><li>• Ensure a maintenance programme for all vehicles is in place and adhered to.</li><li>• Ensure cost effective maintenance of the Society's fleet.</li><li>• Ensure policies are in place and being followed on the appropriate use of Society's fleet of vehicles and motor cycles to curb abuse.</li><li>• Ensure fuel costs and maintenance costs are kept within budget at all times.</li></ul>	
<b><u>Property and Inventory Management</u></b> <ul style="list-style-type: none"><li>• Ensure regular maintenance of Society's premises in a clean state and good repair.</li><li>• Liaise with property management agents on any needs arising</li><li>• Ensure all property is adequately insured.</li><li>• Ensure all assets are updated on the Society's asset register.</li><li>• Ensure disposal and asset movement policies are in place and adhered to</li><li>• Ensure tagging of all Society's assets is complied with.</li><li>• Ensure all property lease agreements are in place</li><li>• Ensures that the building is well secured</li><li>• Ensures that all Sacco properties are maintained</li></ul>	
<b><u>Rent &amp; Parking Collection</u></b>	

- Responsible for collection of Parking fees and rent from the tenants
- Coordinates the rent payment to leased premises for the FOSA branches.

**General Administration**

- Provide Policies and Procedures for Society’s General Administration
- Oversee adherence to and implementation of corrective actions as required by formal internal and external audit recommendations
- Prepare and manage the Society’s administration budget.
- Ensure that administration costs are monitored and managed effectively.
- Ensure that the administration team deliver smooth services to the Society.

**Customer Service.**

- Ensure that members and internal customers are accorded customer service that is innovative and responsive and meets their needs and expectations.

**Messenger Services**

- Supervises the messengers and ensures that they effectively perform their duties

**Other responsibilities**

- Addresses audit queries concerning Property and Administration.
- Performs any other responsibilities as assigned from time to time

**4.0 COMPETENCIES**

**4.1 Experience**

- 5 years’ experience

**4.2 Academic Qualification**

- A Degree in in Business Administration, Real Estate, Finance or related field.
- 3 years’ experience in Property management and administration.
- Possession of a Master’s Degree is an added advantage

**4.3 Professional Qualification**

N/A

**4.4 Technical Skills, General Skills & Personal Attributes**

**Technical Skills**

- Knowledge of real estate and tenant legislation in-depth
- Knowledge of Relevant Landlord-Tenant Laws
- Administrative Skills.

**General Skills:**

- Computer skills
- Creativity
- Problem Solving
- Communication
- Stress management

#### 4. SALES & MARKETING MANAGER

<b>1.1 JOB TITLE: Sales &amp; Marketing Manager</b>	<b>DEPARTMENT:</b> Business Development & Marketing
<b>1.2 REPORTS TO:</b>	
Head of Business Development & Marketing	
<b>1.3 SUPERVISES:</b>	
<ul style="list-style-type: none"><li>• Marketing Officer</li><li>• Business Development Executives</li></ul>	
<b>2.0 PURPOSE OF THE JOB</b>	
<p>This position is responsible for applying strategic business initiatives by undertaking marketing activities towards growing and retaining the society membership, savings mobilization and encouraging update of SACCO products and services to achieve a high level of customer satisfaction and profitability.</p>	
<b>3.0 KEY RESPONSIBILITIES/ACCOUNTABILITIES</b>	
<ul style="list-style-type: none"><li>• Participate in the development and execution of the Business Development &amp; Marketing plan in line with the business growth objectives</li><li>• Implement marketing strategies to raise current market share, increase sales and support achievement of the Society's goals and objectives</li><li>• Undertake continuous research on market trends, consumer behavior, and business environment and recommend appropriate actions.</li><li>• Participate in the development of customer-led products and services</li><li>• Develop and implement the Society's digital marketing strategy</li><li>• Support in the development and review of the Society's marketing processes to eliminate redundancies and recommend the marketing areas that require automation</li><li>• Maintaining good relationships with all stakeholders while maximizing networking opportunities through conferences, trade fairs and other organizational events</li><li>• Carry out market intelligence and customer surveys; accelerate growth in membership and product uptake.</li><li>• Prepare and coordinate dissemination of communications to members on time using seminars, the updated website, members' portal and other online and mobile phone applications.</li><li>• Educate the members on all society's applicable policies, new products and functions of the society's activities.</li></ul>	



- Explain to customers the different types of loans and credit, and savings options that are available, as well as the terms of those services including advising members on loan eligibility.
- Participate in marketing promotions, institutional visits and any other publicity campaign as may be assigned and providing reports on the same.
- Participate in the development and implementation of appropriate marketing communication and brand building strategy in line with Society's strategic plan.
- Identify new marketing opportunities and develop effective marketing promotions programs for growth
- Come up with marketing Campaign programs that support business and business channels growth.
- Come up with advertising and market campaigns aimed at making known the Society's products and enhancing its image
- Participate in formulation and implementation of the Society's corporate social responsibility strategy.
- Supervise, mentor and coach direct reports
- Provide reports to Senior Management on a regular basis

#### **4.0 COMPETENCIES**

##### **4.1 Academic Qualification**

- Bachelor's degree in marketing, Business Administration or relevant field
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##### **4.3 Professional Qualification and Experience**

- Professional diploma in Marketing.
- At least 5 years' experience in marketing financial services, with at least 2 years at the management level.
- Membership of either CIM or MSK

#### **4.4 Technical Skills, General Skills & Personal Attributes**

##### **Technical Skills**

- Market research and Product Development
- Digital marketing
- Data analytics
- Report writing skills
- Budget management skills.
- Performance report preparation & presentation

##### **General Skills:**

- Members Relationship Building
- Computer skills

- Creativity
- Problem Solving
- Communication
- Stress management.

## 5. RISK OFFICER

<b>1.1 JOB TITLE: Risk Officer</b>	<b>DEPARTMENT:</b> Risk Management
<b>1.2 REPORTS TO:</b>	
<ul style="list-style-type: none"> <li>• Head of Risk Management</li> </ul>	
<b>1.3 SUPERVISES:</b>	
<ul style="list-style-type: none"> <li>• N/A</li> </ul>	
<b>2.0 PURPOSE OF THE JOB</b>	
<p>To diligently assist in the management of the organization’s Risk portfolio through the development of a highly skilled Risk Management team, as well as support the Sacco’s strategic financial objectives by providing meaningful insight and guidance to a range of internal contacts.</p>	
<b>3.0 KEY RESPONSIBILITIES/ACCOUNTABILITIES</b>	
<ul style="list-style-type: none"> <li>• Assists in the formulation of the Sacco’s Risk Policies</li> <li>• Assists in the implementation and overseeing of the risk strategy and infrastructure for the identification, assessment, management and control of risk across the Sacco</li> <li>• Assists in providing advice to the Management and Board on the current risk exposure of the Sacco and possible mitigation actions. .</li> <li>• Provides specialist support and advice to the line managers for improving the risk assessment and risk management framework across the Sacco.</li> <li>• Regularly reviews the Sacco’s overall risk assessment processes ensuring both qualitative and quantitative metrics are used.</li> <li>• Participates in the regular review of the Sacco’s capability to identify and manage all types of risk.</li> <li>• Assists in the reviewing the efficiency and relevance of the Sacco’s internal financial/non-financial controls and risk management systems.</li> <li>• Assists the Head of Risk in the compilation of the annual risk plans</li> <li>• Provides the Head Risk Management and line managers with support covering value-add change initiatives, training, risk management, policies, procedures, processes and products.</li> <li>• Reviews the business models for the monitoring and control processes with a view of streamlining and automating processes, procedures, etc. Serve as a subject matter expert to the process owners to ensure adequate internal control by supporting the line managers to assess the potential risks, calculating potential loss and the cost of control.</li> <li>• Coordinates the collection of supporting information and evidence documentation</li> <li>• Facilitate the development of Key Risk Scenarios with the line managers including the determination of likelihood of occurrence and potential impact.</li> <li>• Monitors the Sacco’s risk profile and advises mitigation initiatives.</li> <li>• Participates in the development of risk profiles for each functional area.</li> <li>• Participates in the preparation of monthly and quarterly risk reports</li> </ul>	

<ul style="list-style-type: none"> <li>• Monitors appropriate measurement processes used on monthly submission e.g. reporting of key risk</li> <li>• Implements an appropriate risk management framework</li> <li>• Assists in the development of risk management policy</li> </ul> <p><b>Other Duties</b></p> <ul style="list-style-type: none"> <li>• Performs any other duties assigned by Management</li> </ul>
<b>4.0 COMPETENCIES</b>
<b>4.1 Experience</b>
5 years' experience
<b>4.2 Academic Qualification</b>
Bachelor's Degree in Business oriented subjects
<b>4.3 Professional Qualification</b>
CPA II, ACCA Part 1
<b>a. Technical Skills, General Skills &amp; Personal Attributes</b>
<p><b>Technical Skills</b></p> <ul style="list-style-type: none"> <li>▪ Analytical Skills and eyes to details.</li> <li>▪ Risk assessment skills</li> <li>▪ Project Management</li> <li>▪ Relevant computer skills</li> </ul>
<p><b>General Skills</b></p> <ul style="list-style-type: none"> <li>▪ Commercial awareness</li> <li>▪ Ability to understand broader business issues</li> <li>▪ Communication and presentation skills</li> </ul>

## 6. SYSTEMS AUDITOR

<b>1.1 JOB TITLE: Information Systems Auditor</b>	<b>DEPARTMENT: Audit and Compliance Department</b>
	<b>SECTION:</b>
<b>1.2 REPORTS TO:</b>	
<ul style="list-style-type: none"> <li>• Head, Internal Audit and Compliance</li> </ul>	
<b>1.3 SUPERVISES:</b>	
<ul style="list-style-type: none"> <li>▪ Audit Assistant</li> </ul>	
<b>2.0 PURPOSE OF THE JOB</b>	
<p>The Information Systems Auditor has the responsibility of supporting the Head of Internal Audit &amp; Compliance in examining, evaluating, and verifying operating systems, procedures, internal controls, and recorded data for the information technology and information security departments of the Sacco. The Information Systems Auditor is also responsible for the timely completion of information technology and information security audits in a manner that is consistent with the professional</p>	

standards of conduct of the Institute of Internal Auditors and Information Systems Audit and Control Association (ISACA).

### 3.0 KEY RESPONSIBILITIES/ACCOUNTABILITIES

- Analyzes and documents all information systems and related controls, and developing an appropriate audit program to test the controls identified.
- Prepares draft audit reports in good form, with recommendations, appraisals, or analyses that will assist the area manager with the proper discharge of his or her responsibilities.
- Evaluating the adequacy of the security and processing controls as they relate to each audit, and the effectiveness of general computer controls in effect in the IT environment.
- Monitors the project status of new systems development, disaster recovery testing, and the Sacco's business continuity plan, and other activities related to IT processing.
- Reviews the reliability and integrity of the financial and operating information and the means used to identify, measure, classify, and report such information.
- Reviews the means of safeguarding information assets and monitoring of ongoing performance metrics established by the IT and Security Departments.
- Appraises the economy and efficiency of how resources are employed.
- Reviews operations and programs to determine if results are consistent with department goals and objectives.
- Prepares audit work papers according to established department guidelines and industry standards.
- Provides assistance and guidance to the Sacco's outside auditors to insure a timely and efficient completion of the audit.
- Provides assistance to the Head of Internal Audit and Compliance on special projects and assignments.
- Presents audit findings or other relevant information to Senior Management and/or the Audit Committee on the effectiveness and adequacy of risk management, governance, and internal control procedures.
- Develops and maintains effective interpersonal relationships with the Sacco's staff and management.

#### Other Responsibilities

- Performs any other duties as may be assigned from time to time.

#### 4.1 Experience

5 years' experience

#### 4.2 Academic Qualification

- Bachelor's Degree in Accounting, Finance, IT, IS, or related field is required.
- Master's degree a plus.

#### 4.3 Professional Qualification

<ul style="list-style-type: none"> <li>• CISA/CISSA</li> <li>• Strong knowledge of general computer controls</li> <li>• Working knowledge of LAN technology, including an understanding of system architecture and information technology infrastructure.</li> </ul>
<b>4.4 Technical Skills, General Skills &amp; Personal Attributes</b>
<b>Technical Skills</b>
<ul style="list-style-type: none"> <li>• Knowledge of project management and development techniques.</li> <li>• Working knowledge of personal computers, including spreadsheet, word processing, and audit software applications.</li> </ul>
<b>General Skills</b>
<ul style="list-style-type: none"> <li>• Strong organizational skills and the ability to</li> <li>• Excellent analytical skills</li> <li>• Reporting writing skills</li> <li>• Excellent interpersonal skills</li> <li>•</li> </ul>

## 7. INTERNAL AUDITOR

<b>1.1 JOB TITLE: Internal Auditor</b>	<b>DEPARTMENT: Internal Audit</b>
<b>1.2 REPORTS TO:</b>	
<ul style="list-style-type: none"> <li>• Head Internal Audit</li> </ul>	
<b>1.3 SUPERVISES:</b>	
<ul style="list-style-type: none"> <li>• Audit Assistants</li> </ul>	
<b>2.0 PURPOSE OF THE JOB</b>	
<p>The position assists the Head of Internal Audit in carrying out routine and planned audits in the Sacco. The internal auditor will be responsible for conducting audits, preparing reports and highlighting issues relating to internal control and risk management.</p> <p>The auditor must possess in-depth knowledge and capabilities to be able to execute audit assignments whilst bringing systematic approach to examine and evaluate the adequacy, effectiveness and efficiency of Sacco's risk management, internal control system, improve efficiency and reduce operational costs where possible.</p>	
<b>3.0 KEY RESPONSIBILITIES/ACCOUNTABILITIES</b>	
<ul style="list-style-type: none"> <li>• Assists the Head of Internal Audit in, analyzing the Sacco's financial, operational and management processes and system. .</li> <li>• Evaluates the adequacy of system design, risk management and internal control framework in meeting business, operational and control objectives.</li> </ul>	

- Contributing to the preparation of risk-based audit plans, under the coordination of the Head of internal audit and ensures comprehensive and quality audit programmes are prepared.
- Performing Risk Assessment tailored to each area under review necessary for identification, analyses and evaluation of areas of significant weaknesses.
- Preparing audit files and reviewing work done to ensure it meets the set quality and the relevant
- Responsible for maintaining the Internal Audit database / templates, electronic and manual filing and diary systems.
- Preparing and presenting to the head of audit written reports detailing identified key control points and weaknesses in the system or function being audited and provide innovative and creative recommendations for correcting unsatisfactory conditions and improving operations.
- Assists in the investigation of significant suspected fraudulent activities within the Sacco and notify Management and the audit committee of the results.
- Assists the Head of Internal Audit in undertaking projects reviews and undertake special audit assignments as directed by Head of Internal Audit
- Provides value added internal consulting services.
- Undertakes any other duties as may be assigned from time to time.

**4.0 COMPETENCIES**

**4.1 Experience**

4 years' experience as an auditor ;Internal audit or external audit in reputable company/ firm

**4.2 Academic Qualification**

Bachelor's degree in Accounting, Finance from a recognized university

**4.3 Professional Qualification**

CPA (K) qualification or the equivalent

**4.5 Technical Skills, General Skills & Personal Attributes**

**Technical Skills**

- Audit skills
- Knowledge of Accounting Software
- Report writing
- Computer literate with hand on experience in use of an Enterprise Resource Planning Tool (ERP)
- Investigation skills

**General Skills**

- Planning and organization
- Communication skills
- Team player

## 9. AUDIT ASSISTANT – INTERNAL AUDIT/SYSTEMS AUDIT

<b>1.1 JOB TITLE: Assistant Auditor</b>	<b>DEPARTMENT: Audit and Compliance</b>  <b>SECTION:</b>
<b>1.2 REPORTS TO:</b>	
<ul style="list-style-type: none"> <li>• Internal Auditor</li> </ul>	
<b>1.3 SUPERVISES:</b>	
<ul style="list-style-type: none"> <li>▪ N/A</li> </ul>	
<b>2.0 PURPOSE OF THE JOB</b>	
<p>The Audit Assistants provides support services to the Internal Auditor and System Auditor. This involves data collection, compilation and preparation of routine reports.</p>	
<b>3.0 KEY RESPONSIBILITIES/ACCOUNTABILITIES</b>	
<ul style="list-style-type: none"> <li>• The Audit Assistant assists in the implementation of the Audit Plan.</li> <li>• Assists in the reviewing, evaluating and verifying the soundness, adequacy, and application of controls and procedures.</li> <li>• Assists in the conducting of operational audits which evaluate and encourage compliance with prescribed Sacco policies and procedures in order to promote operations efficiency.</li> <li>• Checks financial audits to check the accuracy and reliability of accounting records, safeguarding of company assets, and reports on the reliability of the company’s financial statements.</li> <li>• Participates in the development and performing of testing of The Sacco’s internal control environment related to the initiation, authorization, recording, processing, reporting and disclosure process of financial transactions and financial reporting to verify the Sacco’s compliance with SASRA requirements.</li> <li>• Assists with developing and performing testing of Special Study audits, which are performed upon request. This is an audit that takes place as a result of a report of unusual or suspicious activity on the part of a department or individual.</li> <li>• Participates in the development and performance of Fraud audits.</li> <li>• Participates in the review of the Sacco’s operating system, security software tool, or IT processes and procedures.</li> <li>• Assists in the review the development of a new application system.</li> <li>• Assists the Sacco’s external auditors in performing various audit procedures such as confirmations, creating reports, direct testing, etc. for their examinations.</li> <li>• Competently utilizes audit tools, techniques, and procedures in all assigned internal audit programs.</li> <li>• Collects, analyzes, interprets and documents information which supports internal audit results.</li> </ul> <p><b>Other responsibilities</b></p> <ul style="list-style-type: none"> <li>• Performs any other duties as may be directed from time to time.</li> </ul>	

<b>4.1 Experience</b>
1 years' experience
<b>4.2 Academic Qualification</b>
Bachelor's Degree in Accounting/Business related subjects/ICT
<b>4.3 Professional Qualification</b>
<ul style="list-style-type: none"> <li>Diploma Certificate in Accounting/ CISA/CISSA</li> </ul>
<b>4.4 Technical Skills, General Skills &amp; Personal Attributes</b>
<b>Technical Skills</b> <ul style="list-style-type: none"> <li>Accountancy or ICT skills</li> <li>Knowledge of accounting packages</li> <li>Computer skills.</li> <li>Analytical skills</li> </ul>
<b>General Skills</b> <ul style="list-style-type: none"> <li>Communication and report writing skills</li> <li>Excellent interpersonal skills</li> <li>Team player.</li> </ul>

## 10. ACCOUNTS ASSISTANT

<b>1.1 JOB TITLE: Finance Assistant</b>	<b>DEPARTMENT: Finance</b>
<b>1.2 REPORTS TO:</b>	
<ul style="list-style-type: none"> <li>Finance Manager</li> </ul>	
<b>1.3 SUPERVISES:</b>	
<ul style="list-style-type: none"> <li>Non.</li> </ul>	
<b>2.0 PURPOSE OF THE JOB</b>	
<p>To provide effective and efficient assistance in the input into the provision of the financial and management accounts.</p>	
<b>3.0 KEY RESPONSIBILITIES/ACCOUNTABILITIES</b>	
<ul style="list-style-type: none"> <li>Preparation of payment vouchers.</li> <li>Preparation of cash flow reports on periodic basis (weekly and monthly).</li> <li>Raising and posting of relevant journals.</li> <li>Bank related assignments – stoppages of cheques, etc.</li> <li>Posting of standing order direct receipts to relevant bank accounts.</li> <li>Medical reimbursements.</li> <li>Filing and maintaining of medical related records.</li> <li>Reconciliation of medical floats.</li> </ul>	



- Voucher preparation and examination.
- Filing of documents.
- Reconciliation of creditors and debtors accounts.
- Preparation of daily bank balances.
- Reimbursement of satellite floats and FOSAs.
- Preparation of remittance schedules.
- Stoppage of cheques.
- Petty Cashier Responsibilities
  - In charge of petty cash float.
  - Payment of petty cash.
  - Filing of petty cash documents.
  - Reconciliation of petty cash floats.

#### **4.0 COMPETENCIES**

##### **4.1 Experience**

1-2 years' experience as a Finance / Accounts Assistant in a reputable company

##### **4.2 Academic Qualification**

A minimum a Diploma in Accounting or a

##### **4.3 Professional Qualification**

Professional accounting qualification of CPA (II) or its equivalent.

##### **4.6 Technical Skills, General Skills & Personal Attributes**

###### **Technical Skills**

- Basic understanding and applications of financial & accounting principles
- Knowledge of Accounting Software
- Report writing
- Computer literate with hand on experience in use of an Enterprise Resource Planning Tool (ERP)
- Good analytical and numerical skills

###### **General Skills**

- Planning and organization
- Communication skills
- Team player Good interpersonal relationship skills.
- Good written and oral communication skills.
- Attention to detail.

