# KHASAKH COOPERATIVE SOCIETY LIMITED

## Job Description: Credit Officer

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| **Job Title** | Credit Officer |
| **Reports To** | General Manager |
| **Works With** | Credit Committee, Accountant, Member Engagement &Real estate Officer |
| **Organisation** | Khasakh Cooperative Society Limited |

## 1. Purpose of the Role

To manage the loan portfolio from application to full recovery, so that members receive timely and appropriate credit, portfolio quality improves (PAR below 5%), and the cooperative earns a healthy portfolio yield.

## 2. Key Responsibilities

**Loan origination and appraisal**

- Receive and screen loan applications against the credit policy.
- Collect and verify standard KYC documents.
- Assess repayment capacity, security and guarantors, including cash flow for production loans.
- Prepare appraisal reports and recommendations for the Credit Committee.

**Loan processing and disbursement**

- Keep turnaround times within the agreed standard for each product.
- Confirm that approval conditions are met before disbursement.
- Ensure collateral is properly perfected (registered, charged or otherwise legally secured) before loan disbursement.
- Support staged or phased disbursement for production loans, so that financing follows the progress of the activity.

**Loan monitoring and recovery**

- Monitor loans after disbursement, including site visits and use-of-funds checks for production loans.
- Track repayments daily and weekly and follow up delinquent accounts early.
- Contact new employers of members who have left World Vision or Mercy Corps and are in default.
- Prepare recovery cases for legal action or the court bailiff, as provided in the strategic plan.
- Meet the annual recovery targets set for the role.

**Portfolio management and reporting**

- Keep portfolio records accurate in the loan management system.
- Produce monthly reports on disbursements, PAR, recovery rates, loan loss and portfolio yield.

- Report to the Operations Manager and the Credit Committee.
- Flag concentration risk (particularly salary-based loans) and early warning signs.

**Product development support**

- Contribute to the review of loan processes and products, including production loans, cash-flow products and group loans.
- Gather member feedback to inform product improvements.

**Member engagement and financial advisory**

- Counsel borrowers on repayment, use of loans and sound financial management.
- Support financial literacy and product sensitisation sessions.
- Conduct field visits for loan sensitisation.
- Promote credit products and uptake of digital services.

**Compliance and control**

- Follow the credit policy, the IT policy and applicable regulatory requirements.
- Keep complete, auditable loan files and act on internal and external audit findings.
- Keep member information confidential.
- Appraisal and recovery duties do not include loan approval authority, which rests with the Credit Committee or the delegated limit.

## 3. Qualifications and Experience

- Bachelor's degree in finance, banking, business, cooperative management or a related field.
- At least 2 to 3 years of experience in credit, microfinance or SACCO operations.
- Knowledge of credit appraisal, loan recovery and portfolio management.
- Proficiency in Excel and in loan management or core banking systems.
- Strong communication, negotiation and analytical skills, with a record of integrity.
- Knowledge of cooperative principles and Ugandan cooperative law is an added advantage.

## 4. Core Competencies

Analytical judgement, attention to detail, member-focused service, ethical conduct, and the ability to work with limited supervision.

## 5. How to Apply

**Application deadline: 28th November,2026**

**Submit applications to:** The Chairperson, Khasakh Cooperative Society Limited
khasakhtenders@gmail.com copy judithnakamannya@gmail.com

For more information: website www.khasakh.com