Imarika
SACCO
Together, we grow

IMARIKA SAVINGS & CREDIT CO-OPERATIVE SOCIETY LTD.
APPROVED
06 DEC 2025
CHIEF ACCOUNTANT

EXTERNAL VACANCY ANNOUNCEMENT

POSTING DATE 8th Dec 2025

CLOSING DATE 22 Dec 2025

POSTS 3 (Three)

Imarika Sacco is dedicated to providing accessible, innovative, competitive and reliable financial solutions in order to empower our members social economically. In line with our continued growth and commitment to service excellence, we seek to recruit a qualified and experienced individual to fill the position of **MSCA Field Agent**.

JOB INFORMATION

Job Title	MSCA Field Agent
Grade	Contractual
Term	Contract (1 Year)
Division	Business Development
Department	Credit
Section / Unit	Microfinance
Location / Work Station	Garsen Branch, Ukunda Branch, Bamba Branch
Reporting Relationships	
Reports to	Branch Manager
Indirect Reports	Credit Manager /MSCA Officer
Job Purpose	
Recover loans issued to non-performing loans	
Key Responsibilities/ Duties / Tasks	
Operational Responsibilities / Tasks	

1. Tracking and reviving dormant MSCA groups for effective loan collection.
2. Conduct group training in accordance with the Sacco policies and procedures.
3. Keep track of all members loan accounts including due dates and repayment schedule.
4. Maintain updated records of overdue loans and high-risk member.
5. Conduct regular fields visits to members with overdue payment.
6. Communicate with members via phone calls, SMS or in person visits to remind them of repayment obligations.
7. Provide guidance to members on managing finances to meet repayment schedules.
8. Collect overdue payment as per the organizations policies.

9. Maintain detailed records of all recovery visits, members interactions, and payment collected. 10. Submit daily/weekly recovery reports to supervisors /other Branch office. 11. Ensure all recovery activities comply with internal policies, ethical standards, and legal requirements. 12. Counsel members on the importance of timely repayments to maintain good credit history.
Job Competencies (Knowledge, Experience and Attributes / Skills).
Academic qualifications
Diploma in Business Management / Co-operative management or business-related course. Community development will be an added advantage
Professional Qualifications / Membership to professional bodies
Must have Motorcycle riding skills (with a valid license)
Previous relevant work experience required.
One (1) Year of relevant work experience.

Applications including Signed Cover letter, ID Copy, an up-to-date CV, evidence of current or past employment, Academic & Professional Certificates and copies of relevant testimonials should be addressed to:

HUMAN RESOURCE MANAGER
IMARIKA DT SACCO LTD
P.O BOX 712-80108
KILIFI.

Please Note that:

- The deadline for submitting applications is Monday 22nd Dec 2025 Close of Business. Applications received later than this date will **NOT BE** considered.
- Only shortlisted candidates will be contacted.
- Canvassing will lead to automatic disqualification.
- Imarika Sacco Does **NOT CHARGE** A Fee at any stage of the Recruitment Process (Application, Interview Meeting or Appointment).