

EXTERNAL VACANCY ANNOUNCEMENT

POSTING DATE 3rd July 2026

CLOSING DATE 17th July 2026

POSTS 1 (One)



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 arising vacant position as per the details herein.

JOB INFORMATION

Job Title	Business Development Officer-Micro Savings and Credit Activity & SME
Grade	4
Division	Business Development
Department	Credit
Section / Unit	MSCA & SME
Location / Workstation	HQ Kilifi
Reporting Relationships	
Immediate Supervisor	Credit Manager
Positions supervised	1. MSCA Field /Recovery Officers 2. MSCA Field Agents
Job Purpose	
The position is responsible for overseeing the MSCA activity across the SACCO, monitoring growth, savings mobilization, lending, recoveries and management of default and the loan portfolio at large.	
Key Responsibilities/ Duties / Tasks	
Supervision	1.Oversee the performance of MSCA Field officers/ Agents and their productivity 2.Set and review Annual targets for the supervised staff 3.Receiving, verification and reviewing daily performance reports
Business Development	1.Market MSCA and SME products to the target members 2.Deposits mobilisation from MSCA members 3.Loan portfolio growth: -Appraisal & disbursement of loans 4.Conducting business appraisals for individual SMEs and group members. 5.Develop new products intended for new markets.



Loan & Savings Portfolio management	1.Maintain quality portfolio by closely monitoring the repayment of loans from members and ensuring prompt follow ups by loan officers for all branches 2.Follow up on dormant deposit accounts in the MSCA.
Business Advisory	1.Lead the development and review of groups/SME training curriculum and implementation of training. 2.Coach/mentor enterprise owners on financial literacy, market opportunities, and operational efficiency.
Monitoring	1.Monitor members business progress and loan utilisation. 2.Plan and attend groups/SME for identified special cases.
Reporting	Preparation of monthly reports and submission to Credit Manager.
Policy Development	Participate in the formulation and implementation of MSCA policies
Academic qualifications	
Bachelor's degree in business management, Administration, Finance and Accounting, BCom or a Business degree Related Course from a recognised institution.	
Professional Qualifications / Membership to professional bodies	
Credit management certification i.e. Certified Credit Profession (CCP)-An added advantage	
Previous relevant work experience required.	
5 years relevant work experience. Valid Motorcycle riding License- (an added advantage)	
Functional Skills, Behavioural Competencies/Attributes:	
1. Communication and Interpersonal Skills. 2. Leadership and Problem-Solving Skills. 3. Listening skills. 4. Time management. 5. Team player.	

Qualified applicants to apply enclosing their Signed Cover letter, ID Copy, an up-to-date CV, evidence of current or past employment, Academic & Professional Certificates and copies of relevant testimonials addressing to:

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

Please Note that:

- ❖ The deadline for submitting applications is Friday 17th July 2026 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).

