



MZIMA SPRINGS NWDT SACCO

— Your Personal Anchor —

JOB ADVERTISEMENT

Mzima Springs NWDT Sacco Ltd is a fast-growing Non- Withdrawable Deposit Taking Sacco based in Nairobi, committed to empowering its members through financial inclusion and excellent customer service. In line with our growth and commitment to maintaining a healthy loan portfolio, we are seeking to recruit a qualified and highly motivated individual to fill the following position:

Position: Loan Recoveries Officer

Job Title :	Loans Recovery Officer
Status:	Fixed-Term
Location :	Nairobi
Reporting to :	Loans Manager
Department:	Credit
Deadline for Application:	30th June 2025

Job Purpose

The Loan Recoveries Officer will play a critical role in managing and recovering overdue loans from members. The role involves contacting delinquent members, negotiating repayment terms, monitoring repayments, and ensuring adherence to the Sacco's internal policies and regulatory requirements.

Key Responsibilities

1. Debt Recovery Management

- a. Contact delinquent members via phone, email, and in-person visits.

- b. Negotiate appropriate and sustainable repayment plans.
- c. Track and monitor repayments to ensure compliance with agreed terms.

2. Documentation and Reporting

- a. Maintain accurate records of all recovery efforts and member communications.
- b. Prepare timely and comprehensive reports on outstanding loans, collections, and recovery progress.

3. Customer Service and Member Support

- a. Provide respectful and empathetic support to members facing financial challenges.
- b. Address inquiries related to loan repayments and offer available resolution options.

4. Collaboration and Communication

- a. Work closely with internal departments and, where necessary, external collection agencies or legal entities.
- b. Provide regular updates to management on recovery status and critical issues.

5. Compliance and Risk Management

- a. Ensure all recovery processes comply with Sacco policies and legal frameworks.
- b. Uphold professional ethics and report any risks or breaches promptly.

6. Continuous Improvement

- a. Participate in relevant training and propose ideas for process enhancements.
- b. Stay informed about industry best practices in loan recoveries and member engagement.

Minimum Qualifications and Experience

- a. Diploma in Finance, Business Management, or a related field.
- b. At least 2 years of experience in debt recovery, loan collections, or customer service, preferably in a financial institution.

Key Competencies and Attributes

- a. Strong negotiation and communication skills.
- b. Excellent interpersonal skills and ability to handle difficult conversations with professionalism.
- c. High level of accuracy and attention to detail.
- d. Knowledge of debt recovery laws, credit processes, and regulatory compliance.

- e. Proficiency in MS Office; familiarity with CRM systems is an added advantage.
- f. Self-motivated with the ability to work independently and within a team.

How to Apply

If you meet the above requirements and are passionate about delivering results, kindly send your application letter and detailed CV to mzimarecruitment@strathmore.edu by **30th June 2025**.

Note: Only shortlisted candidates will be contacted. If you do not hear from us by **15th July 2025**, please consider your application unsuccessful.