KENVERSITY SACCO LIMITED

JOB VACANCIES 2026

Kenversity SACCO Limited, a Tier II deposit-taking SACCO committed to providing quality financial solutions and excellent member service, invites applications from suitably qualified, self-driven, energetic and results-oriented individuals for the Positions here below:-

1. **JOB REFERENCE KEN/OM/NOV./ 2026 - OPERATIONS MANAGER**

No	Particulars	Description
1.	Title	Operations Manager
2.	Terms	Contract Two (2) years
3.	Reporting relationship	Chief Executive Officer
4.	Number of positions	1
5.	Job Group	Grade 8
6.	Date posted	16th November, 2026
7.	Deadline	30th November, 2026

Job Purpose

The Operations Manager will be responsible for providing strategic and operational leadership in the day-to-day operations of the SACCO, ensuring efficient service delivery, effective implementation of policies and procedures, operational controls, compliance, and achievement of the SACCO's strategic objectives.

Key Responsibilities

1. Provide overall leadership and coordination of the SACCO's operational activities.
2. Develop, implement and monitor operational plans in line with the SACCO's Strategic Plan.
3. Ensure efficient and effective delivery of services to members.
4. Coordinate and supervise operational departments and ensure achievement of departmental targets.
5. Review and improve operational processes, systems and procedures to enhance efficiency.

6. Ensure compliance with SACCO policies, procedures, applicable laws, regulations and regulatory requirements.
7. Monitor operational risks and ensure appropriate internal controls are maintained.
8. Coordinate implementation of Board and Management decisions relating to operations.
9. Monitor service delivery standards and member satisfaction.
10. Ensure proper management and safeguarding of SACCO assets and resources.
11. Prepare and present periodic operational reports to Management and relevant Board Committees.
12. Support budgeting, cost control and efficient utilization of SACCO resources.
13. Coordinate business continuity, operational risk management and business process improvement initiatives.
14. Work closely with Finance, Credit, ICT, HR & Administration and other departments to ensure seamless operations.
15. Supervise, coach and develop staff within the operations function.
16. Monitor departmental performance and ensure agreed targets and KPIs are achieved.
17. Ensure effective implementation of the SACCO's quality management systems and continuous improvement initiatives.
18. Represent the SACCO in operational matters as delegated by the Chief Executive Officer.
19. Undertake any other duties as may be assigned by the Chief Executive Officer.

Academic & Professional Requirements

The successful candidate should:

1. Have a Bachelor's Degree in Business Administration, Commerce, Finance, Accounting, Economics, Operations Management or a related field from a recognized institution.
2. Be a CPA (K)
3. A Master's Degree in Business Administration, Finance, Strategic Management, Operations Management or a related field will be an added advantage.
4. Have relevant professional membership where applicable.
5. Have demonstrated knowledge of SACCO operations, financial services and regulatory requirements.
6. Age limit 30-45 years of age

Experience

1. At least 5 years' relevant working experience, preferably in a SACCO, banking or other financial institution.
2. At least 2 years in a supervisory/management position.
3. Demonstrated experience in operations management, service delivery, risk management and staff supervision.

Key Competencies

1. Leadership and people management skills.
2. Strategic and analytical thinking.
3. Excellent communication and interpersonal skills.
4. Strong financial and operational management skills.
5. Problem-solving and decision-making ability.
6. High level of integrity and professionalism.
7. Customer/member service orientation.
8. Good knowledge of ICT and financial management systems.
9. Ability to work under pressure and meet deadlines.

2. JOB REFERENCE KEN/MCO/NOV./ 2026 - MICRO CREDIT OFFICER

No	Particulars	Description
1.	Title	Micro Credit Officer
2.	Terms	Contract two (2) years
3.	Reporting relationship	Senior Credit & Risk Officer
4.	Number of positions	1
5.	Job Group	Grade 5
6.	Date posted	16th November, 2026
7.	Deadline	30th November, 2026

Job Purpose

The Micro Credit Officer will be responsible for promoting, processing, monitoring and recovering micro-credit facilities in accordance with the SACCO's credit policies and procedures while ensuring quality loan portfolio growth and excellent member service.

Key Responsibilities

1. Market and promote the SACCO's micro-credit products.
2. Identify and recruit eligible members and potential borrowers.
3. Receive, appraise and process micro-credit applications.
4. Conduct appropriate credit assessments and due diligence on loan applicants.
5. Verify applicants' income, business activities, repayment capacity and supporting documentation.
6. Conduct field visits and business assessments where necessary.
7. Prepare comprehensive loan appraisal reports and recommendations.

8. Ensure approved loans are processed and disbursed in accordance with approved procedures.
9. Monitor loan utilization and repayment performance.
10. Follow up overdue loans and undertake appropriate recovery measures.
11. Maintain an up-to-date micro-credit portfolio and monitor portfolio quality.
12. Conduct regular visits to borrowers and businesses.
13. Maintain accurate and complete credit records and documentation.
14. Prepare periodic reports on the micro-credit portfolio.
15. Identify and report emerging credit risks.
16. Promote responsible borrowing and financial literacy among members.
17. Ensure compliance with the SACCO's credit policies, procedures and applicable regulatory requirements.
18. Work closely with the Credit & Risk Department on loan monitoring and recovery.
19. Support achievement of the SACCO's loan growth and income targets.
20. Undertake any other duties assigned by the supervisor.

Academic & Professional Requirements

1. Bachelor's Degree in **Commerce, Finance, Accounting, Economics, Business Administration, Co-operative Management or a related field** from a recognized institution.
2. **CPA Part II** qualification.
3. Knowledge of credit management and loan appraisal will be an added advantage.
4. Relevant professional membership will be an added advantage.
5. Age limit 25-45 years of age

Experience

1. At least **2 years' relevant experience** in credit, microfinance, SACCO or banking operations.
2. Experience in loan appraisal, portfolio monitoring and debt recovery will be an added advantage.

Key Competencies

1. Credit appraisal and analysis skills.
2. Good numerical and analytical ability.
3. Strong communication and negotiation skills.
4. Marketing and business development skills.
5. Excellent member/customer service skills.
6. Good debt recovery and follow-up skills.
7. Integrity and confidentiality.
8. Ability to work with targets.
9. Good computer skills.
10. Ability and willingness to undertake field work.

3. JOB REFERENCE KEN/DRV/NOV./ 2026 - DRIVERS

No	Particulars	Description
1	Title	Driver
2	Terms	Contract Two (2) years
3	Reporting relationship	Administration & Human Resource Officer
4	Number of positions	2
5	Job Group	Grade 3
6	Date posted	16th November, 2026
7	Deadline	30th November, 2026

MINIMUM QUALIFICATIONS

1. A KCSE (D+) certificate or equivalent
2. A valid Kenyan PSV Driving License
3. A valid Certificate of Good Conduct
4. A minimum of five (5) years driving experience.
5. Basic knowledge of vehicle inspection, routine maintenance and road safety.
6. Good communication and interpersonal skills
7. Ability to work under pressure, including weekends and whenever called upon
8. Fluent in Kiswahili and English both spoken and written
9. Basic mechanical skills will be an added advantage
10. Age limit 30-50 years of age.

Duties and responsibilities

1. Ensure the safety of passengers, cargo and vehicle by observing traffic rules.
2. Perform day-to-day maintenance of the assigned vehicle, including but not limited to:- daily check of tyres, brakes, engine oil, fan belt, tool kit etc.
3. Prepare and submit weekly reports on vehicle status, report promptly any defects or malfunctioning of the vehicle.
4. In case of any accident, inform the supervisor immediately; prepare written incident report and obtain a Police Report/Abstract

5. Maintain the vehicle road work-ticket including the status of fuel and oil changes at all times.
6. Maintain accurate records of journeys, mileage, fuel and other relevant vehicle information.
7. Ensure the vehicle is clear at all times.
8. Ensure that Kenversity Sacco vehicles are only used for official /authorized business.
9. Ensure that the keys are returned for safeguarding at the end of the shift.
10. Ensure a handing over form is duly filled and signed by both drivers during the exchange of vehicles.
11. Ensure that driver's Standard Operation Procedure (SOP) is followed without any breach.
12. Collect and deliver mail, official documents and any other duties assigned by the supervisor.
13. Maintain confidentiality, professionalism and respect to clients and supervisors at all times.

4. JOB REFERENCE KEN/MO/NOV./ 2026 - MARKETING OFFICER

No	Particulars	Description
1	Title	Marketing Officer
2	Terms	Contract Two (2) years
3	Reporting relationship	Senior Marketing Officer
4	Number of positions	1
5	Job Group	5
6	Date posted	16th November, 2026
7	Deadline	30th November, 2026

Job Purpose

To support the implementation of the SACCO's marketing and business development strategies through effective promotion of SACCO products and services, member recruitment, customer engagement, market research and coordination of marketing activities aimed at enhancing the SACCO's visibility, membership growth and business performance.

Key Duties and Responsibilities

1. Assist in implementing the SACCO's marketing and promotional strategies and programmes.
2. Support the promotion and marketing of SACCO products and services to existing and potential members.
3. Identify and follow up on potential members, business prospects and partnership opportunities.
4. Assist in organising marketing campaigns, exhibitions, roadshows, member recruitment drives and other promotional events.
5. Support the management of the SACCO's social media platforms and other digital marketing channels.

6. Prepare and distribute marketing materials, including brochures, posters, banners and product information.
7. Collect market intelligence and provide feedback on competitors, customer needs and emerging market trends.
8. Maintain proper records of marketing activities, leads, customer enquiries and recruitment initiatives.
9. Follow up on customer enquiries and direct prospective members to the appropriate SACCO services.
10. Assist in preparing periodic marketing activity reports and performance updates.
11. Work closely with the Senior Marketing Officer and other departments to ensure effective promotion and delivery of SACCO products and services.
12. Uphold the SACCO's brand image, customer service standards, policies and procedures.
13. Perform any other duties as may be assigned by the supervisor from time to time.

Minimum Qualifications and Requirements

1. A Diploma or Bachelor's Degree in Marketing, Business Administration, Public Relations, Communications or a related field from a recognised institution.
2. Professional qualification or certification in Marketing will be an added advantage.
3. At least two (2) years' relevant working experience in marketing, sales, customer service or business development.
4. Good computer skills, including proficiency in Microsoft Office applications.
5. Knowledge of digital marketing and social media management will be an added advantage.
6. Experience in the SACCO, banking or financial services sector will be an added advantage.
7. Experience in graphic design will be an added advantage.
8. Age limit 25-45 years of Age

Key Competencies and Skills

1. Excellent communication and interpersonal skills.
2. Strong sales, marketing and customer service orientation.
3. Good presentation and negotiation skills.
4. Creativity and ability to develop innovative marketing ideas.
5. Good organisational and report-writing skills.
6. Ability to work independently and as part of a team.
7. Strong networking and relationship-building skills.
8. Integrity, professionalism and attention to detail.
9. Ability to work under pressure and meet set targets.

Key Performance Indicators (KPIs)

1. Number of new members recruited through marketing initiatives.
2. Number of prospective members and business leads generated.
3. Effectiveness and timely execution of marketing campaign

6. JOB DESCRIPTION – DEBT RECOVERY OFFICER

No	Particulars	Description
8.	Title	Debt Recovery Officer
9.	Terms	Contract Three (3 years)
10.	Reporting relationship	Senior Credit & Risk Officer
11.	Number of positions	1
12.	Job Group	Garde 4
13.	Date posted	16th November, 2026
14.	Deadline	30th November, 2026

i. JOB PURPOSE

To facilitate timely recovery of outstanding and delinquent loans through effective loan monitoring, follow-ups, negotiations, restructuring recommendations and enforcement of approved debt recovery procedures. The officer will ensure that loan arrears are minimized, non-performing loans are reduced and the SACCO maintains a healthy loan portfolio in line with its credit policies and applicable regulatory requirements.

ii. KEY DUTIES AND RESPONSIBILITIES

1. Monitor the loan portfolio and identify overdue, delinquent and non-performing loan accounts.
2. Conduct regular follow-ups with borrowers and guarantors through telephone calls, written reminders, emails and physical visits to facilitate loan repayments.
3. Develop and implement debt recovery action plans for accounts in arrears.
4. Negotiate appropriate repayment arrangements with defaulting members within approved policy guidelines.
5. Conduct field visits to borrowers, employers and guarantors to establish the reasons for default and facilitate recovery.
6. Prepare and issue demand notices and other recovery communications in accordance with the SACCO's credit policy and applicable laws.
7. Recommend appropriate recovery measures, including loan restructuring, rescheduling, attachment of securities and legal action, where necessary.
8. Maintain accurate and up-to-date records of all recovery activities, member commitments and repayments.

9. Liaise with the Legal Department, external advocates, auctioneers and other appointed debt recovery agents on accounts referred for legal recovery.
10. Follow up on loans guaranteed by members and facilitate recovery in accordance with approved guarantor protection procedures and applicable laws.
11. Prepare periodic reports on loan arrears, recovery performance, delinquency trends and non-performing loans.
12. Advise management on emerging credit risks and recommend strategies for improving loan recovery.
13. Ensure compliance with the SACCO's credit policy, debt collection procedures, data protection requirements and applicable laws and regulations.
14. Maintain professional relationships with members while ensuring confidentiality and ethical debt collection practices.
15. Perform any other duties assigned by the supervisor from time to time.

iii. KEY PERFORMANCE INDICATORS (KPIs)

1. Percentage of loan arrears recovered against assigned targets.
2. Reduction in the value and number of delinquent loan accounts.
3. Reduction in the SACCO's non-performing loan portfolio.
4. Percentage of defaulting accounts successfully contacted and followed up.
5. Timely preparation and submission of debt recovery reports.
6. Compliance with approved debt recovery procedures and timelines.
7. Percentage of broken repayment promises successfully followed up.
8. Effectiveness of recovery action plans and member repayment arrangements.

iv. ACADEMIC AND PROFESSIONAL QUALIFICATIONS

1. Diploma in Finance, Accounting, Business Administration, Economics, Commerce, Credit Management or a related field from a recognized institution.
2. Bachelors in Finance, Accounting, Business Administration, Economics, Commerce, Credit Management or a related field from a recognized institution will be added advantage
3. CPA Part II
4. Professional qualification in Credit Management, Banking, Finance or Accounting will be an added advantage.
5. Knowledge of SACCO operations, credit administration and debt recovery practices.

v. EXPERIENCE

1. At least three (3) years' relevant working experience in debt recovery, credit management, loan administration or a related field.
2. Experience in a SACCO, bank or other financial institution will be an added advantage.
3. Demonstrated ability to manage delinquent accounts and achieve loan recovery targets.

vi. KEY COMPETENCIES AND SKILLS

1. Excellent negotiation and debt collection skills.
2. Strong communication and interpersonal skills.
3. Good analytical, problem-solving and decision-making abilities.
4. Knowledge of credit risk management and loan recovery procedures.
5. High level of integrity, confidentiality and professionalism.
6. Ability to work independently and meet strict recovery targets.
7. Proficiency in Microsoft Office applications and loan management systems.
8. Good report-writing and record-management skills.
9. Ability to conduct field visits and engage effectively with members and guarantors.

Interested candidates should send their applications, CV, certificates and testimonials quoting the job title as the subject on or before Monday, 30th November, 2026 to recruitment@kenversitysacco.co.ke or Hand Delivered to our offices in Kahawa Sukari.

Kenversity SACCO Limited is an equal opportunity employer and only shortlisted candidates will be contacted.

Applications should be addressed to:

The Chief Executive Officer,
Kenversity Sacco Society Limited
P.O Box 10263 – 00100,
NAIROBI